

The National Underwriter

A WEEKLY NEWSPAPER OF INSURANCE

THURSDAY, APRIL 11, 1935



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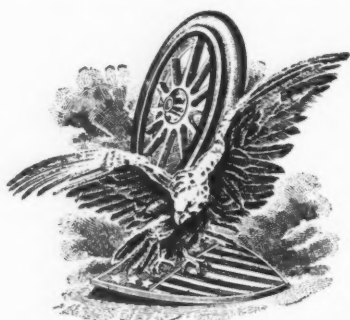
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CHICAGO, CINCINNATI, NEW YORK AND SAN FRANCISCO, THURSDAY, APRIL 11, 1935

\$4.00 Per Year, 20 Cents a Copy

Haid Pledges Aid in Reducing Costs

American Management Association Insurance Division Confers at Atlantic City

DISCUSS SOCIAL COVER

Executives' President Tells Buyers Stock Companies Welcome Opportunity to Help Eliminate Barriers

By R. B. MITCHELL

ATLANTIC CITY, N. J., April 10.—Assurance of whole-hearted support of stock fire companies in cooperating with insurance buyers' organizations in any suggestions for clearing away barriers that stand in the way of lowered insurance costs was given by Paul L. Haid, president Insurance Executives Association, at the American Management Association's insurance conference here. Such an end can be served much better by buyers acting as a unit through the A. M. A. insurance division than by sporadic attempts with no central leadership, he said.

Declaring that "one day of action is worth a month of conversation," he said: "There is nothing I would welcome more than to have you set some major problem before us so that we could endeavor to show you what can be done."

Mr. Haid reviewed the savings that have already been made, principally in the rating and regulatory organizations of the companies, where a saving of 30 percent or \$5,000,000 a year has been effected. In the past few years there has been adequate effort to remedy the lack of uniformity in various sections that grew up out of the quasi-autonomous powers of various territorial organizations in the fire business.

Welcome Opportunity to Confer

While the process of integrating the workings of such organizations might seem unnecessarily slow because of this background of quasi-autonomy, Mr. Haid said that the companies would not only welcome but invite an opportunity to confer with representatives of the A. M. A. insurance division on any question of importance.

"While we have discussed various situations with your representatives, we have not yet got down to brass tacks, largely because both sides are still feeling their way," he said. "However, if I sense the feeling of this group correctly, the insurance buyer division has a more definite objective than heretofore."

Mr. Haid mentioned the progress that has been made in handling the requirements of the large buyer such as reporting forms and broader forms of coverage.

W. R. Williamson, assistant actuary of the Travelers, outlined the pending social security bill in its latest form and discussed its implications. "The scope

(CONTINUED ON PAGE 33)

All Companies Are Turning Down Dust Storm Claims

PRESENT A UNITED FRONT

Damage to Interior of Automobile Motors Is Called Consequential Damage and Is Not Covered

The companies have now definitely formulated their attitude towards claims arising out of the dust storms, which have been particularly heavy in western Kansas and Nebraska and in Colorado. They are presenting a united front against payment of such claims. So far as can be determined there is not a single company that is recognizing claims of this nature.

The greatest number of claims were for damage to the interiors of automobile engines where the insured had windstorm coverage on his car. The companies did not want to recognize such claims, because they felt that they would be opening the door to those who would hereafter buy windstorm insurance as a means of having their motors periodically overhauled.

Consequential Damage

All of the companies have come to the conclusion that the damage to the interior of engines was not due directly to windstorm, but constituted consequential damage through the operation of the motor. If the motorist had ceased driving his car when the storm enveloped him, waited until it had subsided and then had his crank case cleaned, there would have been no damage. The dust storms were not accompanied by high winds.

The companies are getting a few claims on account of alleged damage to dwellings and household effects because of dust damage. Universally they are turning these claims down, also. Some adjusters say that about the only legitimate claim as a result of the dust storm is under the comprehensive householders' policy, where there has been damage to household belongings. This is a marine, all-risk policy and dust damage would be definitely covered.

Only a very few losses were reported to automobiles that were insured under the comprehensive policy and so the problem of how to treat such claims is not serious.

Apparently in no case has there been a rupture either of an automobile or roof or wall of a building in the dust storms. The damage has been caused by dirt filtering in through natural openings or through open windows. Had there been such ruptures damage caused by dust might have presented a different claim aspect.

MEET IN N. Y. ON PROBLEM

NEW YORK, April 10.—What the policy of company members of the National Automobile Underwriters Association should be toward claims filed as a result of the severe dust storms that prevailed throughout the trans-Mississippi states recently, will likely be determined at the meeting of the directors here today and Thursday. While some executives here favor paying for damage to windshields or paint upon a car in consequence of sharp-cutting sand driven by high wind, motor damage

J. C. Harding to Preside at Insurance Division Meeting

TWO SPEAKERS ON THE LIST

United States Chamber of Commerce Arranges for Its Annual Gathering at Washington

There will be two set speakers at the meeting of the insurance division of the United States Chamber of Commerce during the week of its annual meeting. The insurance division will meet in the afternoon of April 30. John C. Harding of Chicago, western manager of the Springfield Fire & Marine, who is one of the insurance directors, will preside. T. F. Cunneen, manager of the insurance department, will act as secretary. Col. C. B. Robbins of Chicago, general manager of the American Life Convention, will speak on "The policyholders state in American business stability." The other speaker will be Henry H. Heimann of New York City, executive manager of the National Association of Credit Men, whose subject is "Fire and Casualty Insurance from the Business Man's Standpoint."

Homeseekers Fire of W. Va. Is Placed in Receivership

WHEELING, W. VA., April 10.—Directors of the Homeseekers Fire of Wheeling named Louis F. Haller, president of the Citizens Mutual Trust Co., receiver following orders of the insurance commissioner that the business be discontinued. It was found the company was short of liquid assets the capital being all in real estate loans.

The company was refused a new license by the West Virginia department April 1. It notified Ohio agents to re-insure their business as best they could. The company wrote farm property in southeastern Ohio. It also operated in Indiana. It belonged to the Eastern Underwriters Association and Western Underwriters Association.

Its statement as of Dec. 31 showed assets \$274,098, premium reserve \$43,139, capital \$201,951, net surplus \$14,033, premiums \$49,011, losses \$15,622. Its loss ratio was about 32 percent and its expense ratio 80 percent. It was organized in 1924 with head office at Wheeling. W. J. Donkers is president and J. L. Reass, is executive vice-president, secretary and treasurer.

Those who have been operating the Homeseekers have also operated the Wheeling Savings & Loan Association and Real Estate Finance Co. It has paid no dividends since 1932.

claims now coming in present a problem. There is no association rule on the subject.

The dust storms of two weeks ago were of unprecedented severity, and created an underwriting hazard not previously contemplated and for which no rate charge had been made. Some underwriters maintain that a motorist caught in such a storm should appreciate the damage that would result to the motor and bearings of his car

(CONTINUED ON PAGE 35)

Delay in Hearing on Illinois Code

Morning Session Set Ahead—Palmer-National Board Row Is Intense

SPRINGFIELD IS CROWDED

Insurance Director and Stock Fire People Occupy Center of Stage—Heavy Artillery Fired

By H. J. BURRIDGE

SPRINGFIELD, ILL., April 10.—Due to the rush orders on sales tax and relief measures, the hearing scheduled to have started this morning before the house as a committee of the whole on the proposed Illinois insurance code, was set ahead until late this afternoon. The senate insurance committee hearing was to proceed this afternoon also. This was a disappointment to the many insurance men who poured into Springfield last night and this morning for the drama, which the hearings promised to produce, with Insurance Director Palmer and the National Board almost literally at each other's throat.

The insurance crowd was swelled by those who came to attend the mid-year meeting of the Illinois Association of Insurance Agents. About 200 insurance men are in town. J. H. Doyle, general counsel, and E. M. Griggs, associate general counsel of the National Board, are on hand for the big battle. Claude Fairchild and H. S. Ives represent the Association of Casualty & Surety Executives.

It seems apparent that the Illinois field men, in their anti-code crusade, have had considerable influence especially among agents who are not members of the Illinois association. The comment, so often heard in the code deliberations, that the code would be satisfactory if administered by someone of Mr. Palmer's judgment and honesty, but that it would be dynamite under a man of less competence and integrity, is being repeated on all sides.

The lobby gossip would seem to indicate that the code bill has a very good chance of passage. Most observers take it for granted the code is an administration measure and will be backed by the force of patronage, etc.

Fire insurance people are trying to find out just what the fire and casualty rate bill, soon to be introduced, embraces. A department official states it will be a nonpareil, differing from rate setups that may be found in any other state.

Insurance Director Palmer has mailed to all western managers and home offices special delivery letter demanding that under authority granted him under the existing code, companies file with him all forms used in Illinois and a complete list of Canadian bonds.

As the hearings on the Illinois code (CONTINUED ON PAGE 36).

Minnesota Men Out in Numbers

Largest Gathering of State
Insurance People in Its
History

TWO OFFICIALS HONORED

Frank Yetka, New Insurance Commis-
sioner, and Garfield Brown, His
Predecessor, Were Feted

At the complimentary banquet tendered Frank Yetka, the new Minnesota insurance commissioner, and Garfield Brown, the retiring commissioner, at the St. Paul Athletic Club in St. Paul, John A. Hartigan, inspector of agencies Equitable Life of New York, who was former commissioner and acting as toastmaster, made the interesting statement that during the last 35 years there has been no insurance failure of major importance in Minnesota. He stated that the companies in Minnesota by and large are well managed and soundly entrenched. That was the key note for the evening and all the speakers dwelt on the leadership that Minnesota had attained insurance-wise.

J. A. O. Preus a Speaker

J. A. O. Preus of the general agency of W. A. Alexander & Co. of Chicago, former state auditor, former insurance commissioner and former governor of Minnesota, was on hand and was a pinch hitter at the banquet on the program in the absence of Governor Olson, who could not be present. Mr. Preus said that he was about as unorthodox an insurance man as could be found. He is associated with one of the most hide-bound stock company agencies in the country in Chicago and which, in addition, represents the Penn Mutual Life, an old line legal reserve company. Yet Mr. Preus said that he was chairman of the board of the Lutheran Brotherhood of Minneapolis, a well known fraternal. He said that he is part owner in an incorporated attorney-in-fact of a reciprocal, the Retail Lumbermen's Inter-insurance Exchange of Minneapolis, and he is also affiliated with the management of a mutual company. He recalled the fact that when he was state auditor he appointed Mr. Yetka as special deputy, working on the administration of the bonus for war veterans.

Former Commissioners Present

Mr. Hartigan in his introductory remarks expressed the view that the excellent record of Minnesota insurance-wise was due to the fact that it had a line of excellent insurance commissioners, superior insurance laws and high grade companies. George W. Wells, secretary Northwestern National Life of Minneapolis, and former insurance commissioner, introduced Mr. Hartigan. In addition to the three former commissioners mentioned, Elmer H. Dearth, the oldest living commissioner, was on hand, celebrating his 76th birthday that evening. Mr. Dearth has been in the insurance business in Detroit but has returned to St. Paul and is practically retired although he is doing some brokerage. He entered the department in 1889, the same year that Commissioner Yetka was born. In 1897 he was appointed commissioner by Governor Clough.

Judge John B. Sanborn of the United States Circuit Court of Appeals, a former commissioner, was present and sat at the right of the toastmaster. Judge T. D. O'Brien, formerly of the state

Given Welcome



FRANK YETKA

Frank Yetka, the new insurance commissioner of Minnesota, was given a royal welcome last Monday evening in St. Paul by insurance men of the state and members of the insurance and workmen's compensation committees of the legislature at a banquet. He was born near Stevens Point, Feb. 15, 1888. While he was a child in 1906 his parents moved to Roseau, Minn., but later went to Cloquet, which is his home. He worked in the lumber mills at Cloquet and then became a carpenter. He graduated from the St. Paul College of Law in 1920. He served in the city council of Cloquet, later was city attorney at Two Harbors and was city attorney at Cloquet from 1922 to 1930. He was county attorney for Carlton county from 1931 to 1935.

supreme court and now a well known attorney, was not able to be present on account of illness. He was formerly a commissioner. Other prominent guests introduced were Lieutenant Governor Elmer Peterson, George W.

(CONTINUED ON PAGE 14)

S. L. Carpenter, Jr., Is Named as California Commissioner

IN INSURANCE FOR 24 YEARS

Succeeds E. Forrest Mitchell, Who
Joins His Son's Life General
Agency in San Francisco

Samuel L. Carpenter, Jr., of Los Angeles, has been appointed insurance commissioner of California to succeed E. Forrest Mitchell. The appointment was confirmed by the senate and he took office April 6.

Mr. Carpenter started in the insurance business as an office boy for the Fidelity & Deposit in San Francisco in 1911. He later moved to Los Angeles, where he established himself as an insurance broker. In 1914 he was made manager of the insurance department of the Thomas D. Campbell Co., where he remained until 1916, when he returned to the company side of the business, opening the southern California office of the London Guarantee & Accident, of which he was the head until 1920, when he joined the Rule & Sons agency as manager of its casualty department, later becoming vice-president and sales manager. When Cosgrove & Co. purchased the Rule agency he was made vice-president of that firm.

E. F. Mitchell, the retiring commissioner, is to become associated with his son, B. F. Mitchell, in the San Francisco general agency of the General American Life.

Ohio Field Meetings

The Ohio Fire Underwriters Association, at its meeting in Columbus Tuesday, elected to membership L. C. Storey, state agent Globe & Rutgers. Announcement was made that the summer meeting will be held at the Breakers Hotel, Cedar Point, Ohio, July 9-10. The members listened to an address by D. K. Finley, director of the safety council of the Columbus chamber of commerce.

At meeting of the Ohio Association of Fire Underwriters (Bureau) held in Columbus, Charles E. Johnson, Firemen's, was elected a member.

Discount Report Made at Meeting

Company Officials Question Truth
of Salaried Men Solicit-
ing Lines

WOULD MEET OPPOSITION

Declare Agents Would Soon Ostracize
an Institution That Countenanced
the Practice

NEW YORK, April 10.—No fire company official here could be found willing to admit that his salaried representatives were soliciting business without the intervention of local agents, a charge made and which created a stir at the mid-year meeting of the National Association of Insurance Agents at Miami. A paragraph in the report of the administration, as presented by President E. J. Cole, stated that: "A new type of direct contact is growing up with the insurance companies' vigorous pursuit of the solicitation of specialty lines through greatly augmented salaried staffs. The agents value the help of experts but these men should do their solicitation solely with their agents. Our members should insist that their companies restrict this practice to a strictly service one to and in company with their local agents."

Anxious to Get Side Lines

That the services of special agents or of men peculiarly qualified to explain the advantages of the various specialty lines written by most companies are frequently called for by local representatives to aid in soliciting large risks or those presenting intricate angles is a matter of common knowledge, and wherever possible such aid is promptly sanctioned by officials. All companies are anxious to develop, in so far as may be possible, not only their straight fire business, but the allied lines as well. In recent years numerous offices have broadened into the inland marine field, and more recently have been pushing riot and civil commotion, earthquake and kindred covers.

Not Well Versed on Contracts

The forms of contract supplied by these specialties and the arguments to induce their sale are not generally known to the rank and file of the agency fraternity, nor indeed to older members of head office staffs, hence the frequent hiring of men possessed of particular knowledge of each line, and withal having salesmanship ability. These men travel the field educating local men and urging them to join in making a canvass of business prospects. While rumors are current that now and again some specialty man closes a choice line direct, and neglects to have the business credited to the local agent, it is hard to get confirmation of such stories. The impression is that they are untrue for the most part.

Agents Would Retaliate

Company officials are fully aware of the danger they would encounter were they to attempt ignoring local agents, for any company known to indulge in such practice would soon find itself without an agency staff; local men being prompt to return supplies of any institution guilty of such unethical conduct. There is no dearth of fire insurance capital in the country. On the contrary, the complaint that it exists in too great degree is constant. Hence no agent hesitates to eject an unwelcome company from his agency through fear of lacking carrying capacity.

THE WEEK IN INSURANCE

All companies have decided to refuse to pay claims arising out of the dust storms. **Page 1**

Paul L. Hald pledges cooperation of stock companies in clearing away barriers in the way of lower insurance costs at the American Management Association's insurance conference. **Page 1**

A banquet at St. Paul, Minn., was held Monday in honor of the new insurance commissioner, Frank Yetka, and the retiring commissioner, Garfield Brown. **Page 2**

Restricting inland marine market with regulations and rules criticised by F. R. Dubois before the American Management Association convention. **Page 3**

Open discussion of problems at a convention of stock company executives suggested by Albert Dodge. **Page 12**

Chicago Board legislation in connection with an agreement with the Western Underwriters Association will go into effect July 1. **Page 11**

American Management Association told large buyers of insurance should be allowed to place coverage direct to save agent's commission. **Page 3**

Stock company pool to handle HOLC risks is officially organized. **Page 3**

S. L. Carpenter, Jr., of Los Angeles is appointed insurance commissioner of California to succeed E. F. Mitchell. **Page 2**

R. H. Williams, vice-president of the Travelers Fire, died last week at Coral Gables, Fla. **Page 4**

Program is announced for the annual meeting of the insurance division of the United States Chamber of Commerce at Washington, D. C., April 30. **Page 1**

Many important topics up for consideration at regional meeting of Michigan Association of Insurance Agents in Detroit. **Page 6**

Liquor plant standards formulated by National Board special committee in brochure, product of year's work, soon to be distributed. **Page 6**

Ban on non-member agent appointments imposed by St. Louis Fire Underwriters Association. **Page 8**

Nebraska monopoly bonding measure signed by governor. **Page 29**

Hobbs bill in Congress is practically dead because the postoffice department has withdrawn its support. **Page 4**

Agreement on reasonable medical fees nears as result of conferences between underwriters and physicians. **Page 27**

Compensation guaranty fund bill is signed by the governor of Minnesota. Similar legislation is to be offered in Wisconsin. **Page 28**

New record for production of accident and health business is expected to be set next week, which is National Accident and Health Insurance Week. **Page 28**

Extensive changes in the liability manual are announced by the National Bureau of Casualty & Surety Underwriters. **Page 27**

Deplores Curbing of Inland Marine

F. R. DuBois Predicts Market Will Be Hedged with Regulations

EVILS IN CLOSED FIELD

Broker Asks American Management Association to Aid in Preserving Broad Gauge Underwriting

ATLANTIC CITY, April 10.—A plea to insurance buyers to use their unrealized power to keep the inland marine market as untrammelled as is consistent with public interest was voiced by F. R. DuBois of Frank & DuBois, insurance brokers, at the insurance conference of the American Management Association here this week.

"The nation-wide agreement is already under attack in various states where it is being shown that the limitations of marine insurance powers are definitely hurting merchants and manufacturers," said Mr. DuBois, urging that protests be made by buyers to insurance departments wherever it is felt that the buyers' interests would be prejudiced by the nation-wide agreement.

Mr. DuBois deplored the growing sphere of control of the Inland Marine Underwriters Association, stating that "with the fire offices in the majority, it will not be very long . . . and it may not be five years, before the inland marine market is so hedged about with regulations, mandatory forms, prescribed rules, fixed rates, and prohibitions of one kind or another that our last open market will have disappeared."

Have Bureaucratic Attitude

"We are approaching a position in the inland marine field comparable to the fire insurance situation 30 years ago, but with definite and harmful differences," said Mr. DuBois. "The nation-wide agreement is restrictive in its application, but if that were all we had to worry about the situation would not be so bad. Sane and limited regulation is definitely advisable. But the substantial increase in inland marine premium has attracted into that business a great many fire insurance companies who have established inland marine departments and who are thoroughly imbued with the bureaucratic attitude toward insurance problems."

"The strictly marine offices, whose underwriters stand on their own feet and rely on their own judgment, have largely lost control over inland marine insurance. When trained marine underwriters were all that were engaged in this business, there was no need for severe regulation, for there was usually a definite bottom to rates that might be quoted, and a definite limit to over-liberality of form conditions, those limitations being set by the sound underwriting judgment of the marine men."

Two Factors Introduced

"With the influx of all the additional companies, however, into the field, in the scramble for premiums, two factors were introduced which have brought regulation to the fore. The marine underwriters needed protection against cut-throat and unwise competition by new companies in the field and the underwriters of those new companies, largely trained in, and certainly part of, the rule-worshipping fire insurance business, sought committee guidance

(CONTINUED ON PAGE 14)

HOLC Stock Company Pool Is Launched; Waller Head

INCLUDES 132 COMPANIES

Syndicate May Be Broadened to Make Foreign Companies Eligible—Mutuals to Organize Soon

Stock Company Association is the official title of the syndicate that was organized last week by 132 stock companies to write the business in which the Home Owners Loan Corporation is interested, where the borrower fails to pay the premium and where the expiring insurance is predominantly stock. J. M. Waller, vice-president of the Aetna Fire, was elected president. Frank A. Gantert, president of the Fidelity & Guaranty Fire, is vice-president and B. M. Culver, president of the America Fore companies, is treasurer.

In addition to the president and vice-president, these seven were elected to the executive committee: Sheldon Catlin, North America; P. C. Cothran, Phoenix of Hartford; W. B. Crutten, Springfield; Wilfred Kurth, Home; W. J. Reynolds, Corroon & Reynolds, and F. C. White, Hartford.

Secretary and Manager

The executive committee at a later date, will appoint a secretary and manager. The constitution and bylaws are being submitted this week to the HOLC for approval. About 114 companies were represented at the organization meeting.

The mutual companies that will participate to the extent of 15 percent in the HOLC pool where premiums have not been paid by the mortgagor will hold a meeting this month in Washington, D. C., probably about the time of the U. S. Chamber of Commerce meeting, when they will formulate their program and effect an organization.

While in New York last week Col. Joseph Button, insurance adviser of the HOLC, suggested that foreign companies be allowed to participate in the stock company pool.

Considerable resentment was raised at the exclusion of foreign companies and foreign owned American companies and there were hints that the British institutions would make diplomatic protests. The foreign companies apparently were not so much concerned at being deprived of the income as they were because of the implications.

The proposal now being considered is that companies satisfactory to the HOLC be eligible to membership.

At the organization meeting of the stock company association, this question was discussed but the American companies came to the conclusion that the suggestion was purely within the province of the HOLC to determine.

The amount placed by the government at the disposal of the HOLC aggregates \$4,500,000,000, handled by some 12 branches. What percent of the loans will be in default in the matter of premiums no one can foretell. The estimates of the HOLC as to the amount of premiums that the syndicate will handle are higher than those of the insurance companies. One estimate is fully 50 percent of the properties would fail to meet premiums if real estate conditions are not improved in five years.

In such event the premiums that would be handled through the Stock Company Association would range from \$1,000,000 to \$1,500,000 annually.

Much government money has been loaned in the south where dwelling rates are high.

While the headquarters of the new organization will be in Washington, and the rumor is that a former widely known insurance commissioner will be given its management, many underwriters believe the more sensible plan would be to have an association representative in each of the HOLC branches.

Heads HOLC Pool



J. M. WALLER

J. M. Waller, vice-president of the Aetna Fire, who was elected president of the Stock Company Association at the organization meeting in New York, is something of a specialist on brokerage and big line business. He has been very active in the Interstate Underwriters Board and spends much of his time in New York. He has been at the head office of the Aetna about 12 years. He has had the title of vice-president about five years, before that having been secretary. He traveled the Virginia field for the Aetna for a good many years.

Two National Association Committees Are Appointed

Announcement is made by President E. J. Cole of the National Association of Insurance Agents of the appointment of two committees, which were authorized at the mid-year meeting in Miami. W. H. Stewart of Chicago heads the surety committee while A. J. Smith of New York is chairman of the pro rata cancellation committee. The other members of the surety committee are J. W. Henry of Pittsburgh and F. J. Lewis of Milwaukee. The other members of the pro rata cancellation committee are Pinchback Taylor of Pine Bluff, Ark., and C. C. Hewitt of Boston.

Four new committees were authorized at the Miami meeting. The fire conference and automobile finance committees had been previously appointed.

Organizations May Act

The Interstate Underwriters Board will likely name its conference committee when its governing committee meets within the next 10 days, and presumably like action will be taken by the surety company chiefs when they are officially notified of the action just taken.

What subjects the agents have in mind for discussing with surety companies has not been made public. The report is, however, that they are dissatisfied with the rate of commission allowed on bonds covering public work (7½ percent). Again they feel that agents located in communities in which federal construction projects are authorized should handle all required bonds, rather than the business being controlled in cities in which the successful bidders for contracts are domiciled.

Marine Section to Meet

The annual meeting of the marine section of the National Fire Protection Association will be held in the Engineering Societies building in New York City, May 10.

Commissions Are Viewed by Buyers

Should Pay Only for Service Rendered, Official Tells Management Group

ASKS SIMPLER CONTRACT

J. A. Robinson of McKesson & Robbins Says Large Purchaser Should Be Given Consideration

ATLANTIC CITY, April 10.—Large buyers of insurance should be allowed to purchase their coverage direct from the companies on a wholesale basis, the savings in cost to come from eliminating agents' commissions, except for a countersigning fee, in cases where no service is rendered by the agent, J. A. Robinson, insurance management department McKesson & Robbins, vice-president in charge of Insurance Division of the American Management Association, declared at its conference here this week. He conceded that "considering the years during which the American agency system has been entrenched, it would seem academic to discuss this possible development at any length."

In answer to the customary assumption that the large purchaser is not entitled to buy on any more favorable basis because of the size of his purchases, Mr. Robinson said:

"Does this thought not contravene one of the very fundamentals of business which has enabled the large corporation to become large or which justifies its warrant for existence? The average business executive of such a corporation can see it no other way. He witnesses the economies brought about by centralized purchasing, selling and operating. His insurance buyer shows how he has greatly simplified the insurance program, vastly reduced the number of separate policies, concentrated analogous forms of covers with a single carrier, purchased through a single source, and he expects that the net cost will reflect savings for these reasons."

Agents Short Sighted

"In view of the fact that the insurance needs of the large corporation are vastly different from those of the small operator, the insurance buyer for large interests views with apprehension any attack made by short-sighted agents either individually or with the backing of the national organization upon such special underwriting facilities as the three Factory Insurance Associations, the Interstate Underwriters Board, and the cotton, grain, oil and railroad associations. . . .

"There are still any number of large corporations which, for one reason or another, sincerely wish to purchase their coverage from stock insurance companies but if wholesale prices cannot be secured they know that other means to supply their needs are open even through self-insurance as a last resort. I am merely recording the fact that large buyers are observing the situation. It is decidedly not within the province of buyers to settle this problem, as the method of compensation due the agent is the principal bone of contention."

As to revising the scale of compensation for agents, Mr. Robinson suggested that commissions should not be paid unless earned, which, he said, "appeals to buyers as being the only rational basis for such compensation."

Mr. Robinson also suggested that in-

(CONTINUED ON PAGE 35)

Main Props Are Pulled Out from Under Hobbs Measure

FARLEY WITHDRAWS SUPPORT

Strong Opposition Arose to Measure Sponsored by the National Association of Insurance Agents

The props were pulled out from under the Hobbs bill in Congress last week when the postoffice department announced the withdrawal of its support. This bill was drafted by Secretary W. H. Bennett of the National Association of Insurance Agents and had the active support of the organization. This bill prohibited insurance institutions from using the mails for solicitation of business in states where they were not properly licensed.

Assistant Solicitor Hassell of the postoffice department stated that when the bill was drafted the department wrote to Chairman Mead of the post-office committee endorsing it. The department, however, received numerous protests and at the hearings he said it had been brought out that it would force many legitimate companies to

change their entire method of operation or quit. Postmaster General Farley therefore modified his stand, stating that while it is difficult to reach many of the schemes perpetrated on the public under the fraud statutes, the department will endorse legislation, which will accomplish the purpose of putting fraudulent insurance outfits out of business without injuring legitimate institutions. Mr. Hassell stated at the hearing last week that when the bill was drafted it was the thought of the department that the matter of insurance regulation was a problem of the states and that the measure would only supplement state supervision. He said the department had no thought that it would affect so many legitimate companies. A companion bill had been introduced in the senate.

Gruhn Makes Recommendation

At the hearing last week, A. V. Gruhn, manager American Mutual Alliance, urged that if the committee intended to report out the bill favorably there should be an amendment placing the same penalties on companies and agents for using the mails to circulate false propaganda and misleading statements as are proposed if companies are not properly licensed in the various states where they are operating.

The committee called for suggestions

for amendments to overcome the objections of the opponents of the bill but none were forthcoming. Superintendent Marshall of the District of Columbia at the hearing stated that he spoke for ten state commissioners who favored the bill. The members of the committee asked him if he had any written authority from these commissioners and he replied in the negative. He was also interrogated as to whether he had received any suggestions from them and he said that he had not.

Pavonia City Takes Seaboard Fire

The Seaboard Fire of Atlantic City has been purchased by the Pavonia Fire of Jersey City. F. L. Bloodgood, secretary of the Pavonia Fire, was elected president of the Seaboard. James A. Mets, president of the Pavonia; R. L. Stevens, treasurer, and G. W. Bloodgood, vice-president, became vice-presidents of the Seaboard.

The Absecon Agency was also absorbed in the deal. F. L. Bloodgood is now president of the agency; G. W. Bloodgood, president Mets-Bloodgood Agency, Jersey City, is treasurer; and J. A. Mets and R. L. Stevens, directors.

Both companies operate only in New Jersey.

M. J. Klein of Ossian, Ia., has received a 25-year certificate from the Hanover.

Chief Vice-President of Travelers Fire Is Dead



ROBERT H. WILLIAMS

Robert H. Williams, vice-president of the Travelers Fire, who suffered a stroke last fall, died last week at the University Hospital, Coral Gables, Fla. He had been in a critical state for some time. Mr. Williams suffered from sinus trouble, then had a heart attack and other complications followed. He was in the Hartford hospital where he lay in a dangerous condition for some time and then had days when he would rally. He was taken to Coral Gables with the thought that in a milder clime he might recuperate. However, he had relapses and when the National Association of Insurance Agents held its convention there it was found that he was in a bewildered state and his death was momentarily expected.

Mr. Williams' Career

Mr. Williams was a brilliant underwriter, a resourceful executive and had the good will of all his organization. He was born in Nashville, Tenn., in 1886. He started in the local agency of Gale & Frizzell there and became manager of that firm. It represented among other companies the Liverpool & London & Globe. In 1912 Mr. Williams was appointed special agent of the North America in Tennessee and Kentucky. Two years later he went with the Liverpool & London & Globe in a similar capacity in the same territory. In 1917 he was transferred to New York state, becoming state agent of the company.

Called to Executive Position

In July, 1919, he was called to the New York office to assist in the executive department and on Jan. 1, 1920, he was named assistant deputy manager of the Liverpool and secretary of the Star. In Feb. 1, 1922, he was made assistant manager of the L. & L. & G. and a year later was promoted to the position of deputy manager. When the Travelers Fire was organized the management secured Mr. Williams as its vice-president, he going with the company on Jan. 1, 1925. He was responsible for the upbuilding of the Travelers Fire from the start. He had the touch of genius and with his understanding and knowledge of underwriting and organization work he built up a magnificent organization with a splendid office and field staff.

The funeral was held Monday afternoon at the Asylum Hill Congregational Church in Hartford.

Hartford Institute Meeting

The Insurance Institute of Hartford will hold its next meeting May 1 at the Hotel Bond. Mayor J. Watson Beach will be among the guests, and Burton E. Kelley, president, will preside.

JEWELRY SALES are UP 15 percent!

THERE has been an increase in jewelry sales of \$25,000,000 compared with those of a year ago. This means the prospects for Personal Jewelry Insurance have increased greatly. Furthermore, there is a greater demand for the more expensive jewelry, which indicates that present policyholders need increased insurance, in many cases.

These two facts, coupled with the approach of the vacation season, will result in an increased seasonal acceptance at this time. We say 'acceptance' rather than 'demand' because relatively few people have considered the desirability of insuring their jewelry.

With this in mind, we have prepared a complete Personal Jewelry Sales Service—the advance letter; the sales talk; the application form; the sample policy and rate schedule; and the 'clincher' letter. Agents who used our Net Earnings Sales Service will be especially interested. Write for it.

BY THE FIRE COMPANIES
OF THE AMERICAN GROUP



THE AMERICAN OF NEWARK
•
THE COLUMBIA FIRE OF DAYTON
•
DIXIE FIRE OF GREENSBORO

What to Say --and How to Say It ~

IT is still a difficult matter for agents to attract to their office new insurance premiums of any kind. While business in general has improved considerably, it has produced very little in the way of new premiums from new buildings, new construction, large merchandise stocks and an increased volume of manufactured goods—the usual sources of new business for agents.

One outstanding exception to all this is the automobile business. The volume of automobiles being made and sold is as great as any time in the history of the motor car industry. There is a decided improvement in this field which is gradually being reflected in other industries.

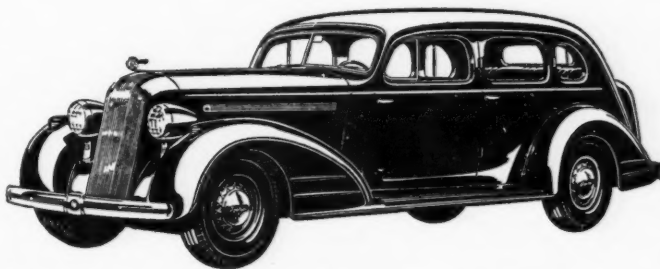
Almost without exception new cars carry insurance. Here is a source of new premiums for agents. Even though a car is financed for the first year, the owner of a new car this year is nevertheless a prospect for automobile fire and theft insurance one year hence. As soon as he purchases his new car he is a prospect for liability, property damage, collision and other forms of automobile insurance not required by the finance company.

Of all the cars registered in the United States not more than 30% are insured and this is a liberal estimate. This means that the

owners of 70% of the automobiles in this country are prospects for at least one form of automobile insurance. Surely agents would be insuring the owners of these cars if they knew how to present compelling and convincing sales arguments.

In our 1935 Automobile Insurance Number to be published April 19 we will tell agents *what* to say and *how* to say it to automobile owners. This special issue will be devoted entirely to sales arguments, prospecting ideas and business getting plans. It will have the effect of creating a lot of new business if the local agent will put the suggestions into action. A special number that contains all

this valuable data will be circulated, read and retained. Any company seriously engaged in writing automobile business should have its advertisement in the 1935 National Underwriter Automobile Special Number.



• Illustration courtesy Union Station Motors, Inc., 310 S. Canal St., Chicago, Pontiac Dealers.

Even with the thousands of extra copies already sold, insuring greatly increased circulation, the advertising rates for this big special number are no higher than for the regular issue. A page is only \$150, one-half page—\$90 and one-quarter page—\$50.

Decide now the space you want used and send us your authorization and copy before the deadline date, April 17.

The National Underwriter

The leading weekly insurance newspaper

E. J. WOHLGEMUTH
President



C. M. CARTWRIGHT
Managing Editor

Many Timely Topics Before Michigan Regional Meeting

LIVELY SESSION IN DETROIT

Premium Financing, Mutual Competition, Inland Marine, Compensation Conditions Discussed

DETROIT, April 10.—Premium financing, mutual competition, survey making as an aid to business building, the proposed comprehensive household policy and other inland marine lines, compensation regulation and rating, action taken at the National association convention and local legislative matters were discussed at the joint regional meeting here of the Michigan Association of Insurance Agents, with 200 agents, company executives, and field men attending. President J. A. Grow of the state association presided.

A cooperative premium financing plan along the line of that conducted by the New York state association was proposed by Executive Secretary George Brown at the meeting of the governing committee, as an outgrowth of the recent failure of the Underwriters Acceptance Corporation here. Financing has long been a difficult problem, Mr. Brown declared, and the failure of the local company emphasizes the need for controlled financing as a protection both to policyholders and agents. The proposal was brought up at the evening meeting, which returned it to the governing committee for further study and recommendation.

Inland Marine Reviewed

H. L. Newnan, surveyor Detroit Insurance Agency, called attention to the activities of a branch of a Cleveland organization which has recently entered this territory, offering what purports to be an unbiased survey and policy analysis service for assured. He asserted that it apparently is designed to replace stock with mutual coverage.

R. P. Jensen, production engineer Royal-Liverpool fleet, explained the making of an insurance survey. While the surveys often result in decreasing premium volume, he showed their value to the agent in disclosing possibilities for additional coverage that will more than make up for the decreased premium on the regular lines. A. B. Moe, marine special agent Aetna Fire, reviewed inland marine coverage and forms and the opportunities in that field for the agents.

George Carter, Detroit Insurance Agency, chairman of the conference committee, outlined the activities of the Miami convention. Referring to inland marine coverage, he assailed the wide divergence in rates quoted by companies writing this business and attacked the comprehensive household form, praising the Michigan department for refusing to admit it in this state.

Compensation Situation Told

A. S. Cowlin, manager Michigan Compensation Rating Bureau, outlined the inception and operation of the bureau and explained its regulation of the compensation business, asserting that 85 to 90 percent of all compensation risks in Michigan are now under the regulation of the bureau and stated that the insurance department is now seeking means to bring the remainder of the field under regulation. The bureau is collecting experience on individual risks, reclassifying and rating them uniformly and is attempting to stabilize the business here, which had previously been in a more or less chaotic condition.

He warned agents against assuring a policyholder that his risk is a good one if his loss ratio runs 60 percent or less, since there may be a heavy catastrophe hazard involved. Compensation, like fire coverage, is based largely on preventing the catastrophe losses rather

Wins Advancement



ROBERT P. HARE, JR.

Robert P. Hare, Jr., who was recently elected assistant secretary of the North America, is a native of Kentucky and began service with the North America in 1913 as special agent in Kentucky and Tennessee. He was transferred to Ohio as special agent and later advanced to state agent, in which capacity he served until the organization of the Philadelphia Fire & Marine in 1923 when he was advanced to assistant general agent in Chicago.

Mr. Hare was selected for transfer to the southern department at Atlanta in 1926 as assistant manager, and following the death of Manager Ben I. Simpson was advanced to manager.

Upon the removal of the southern department offices from Atlanta to Philadelphia in 1932 Mr. Hare was transferred to the home office as manager of the southern department.

than indemnifying for small losses.

Complaint was made that certain mutuals have been endeavoring to extend their business by predicting dividends. It was brought out that the Michigan insurance laws prevent mutuals from declaring dividends except on actual earnings or predicting in advance what the dividends for any given period in the future will be.

Praise for Hobbs Bill

Clyde B. Smith, Lansing, chairman legislative committee, reviewed the measures proposed in the present session of the legislature. He praised the Hobbs bill in Congress and assailed as very vicious the Michigan valued policy bill, asserting it is not likely to be reported out of committee, but if it should be he urged every member to get busy with legislators immediately to oppose it.

Commissioner J. C. Ketcham praised the Hobbs bill and said he had written the members of the postoffice committee in Washington urging its adoption.

Others introduced included R. H. Wade, deputy commissioner; R. H. Morse, head of the department's license division; Kenneth Watkins, Detroit, president Insurance Federation of Michigan; J. P. Collins, superintendent of agencies National Casualty; Walter Halla, president Detroit Association of Insurance Agents; J. M. Crosby Jr., Grand Rapids, treasurer Michigan association; J. W. Mundus, Ann Arbor, its vice-president; W. A. Doyle, Highland Park, chairman membership committee and J. P. Old, Sault Ste. Marie, member governing committee.

The Southern Indiana Insurance Agency, New Albany, Ind., has been incorporated by J. C. Moser, H. S. McDonald, George Schoenhoff and R. C. Ellis.

National Board Brochure on Liquor Plant Risks Prepared

NOW IN HANDS OF PRINTER

Distribution of Report Setting Standards of Construction, Fire Prevention, to Be Started Soon

After being almost a year in preparation, a comprehensive report covering recommended practices governing all phases of the liquor industry, written by a special committee of the National Board, has been sent to the printers and is expected to be ready for distribution in approximately two weeks. This brochure will be of great national interest due to the two outstandingly heavy liquor plant losses of the last year, that in the Schenley plant at Lexington, Ky., and the more recent one in the rectifying plant of the Penn-Maryland Products Corporation, subsidiary of the National Distillers, at Peoria, Ill. The total on these two losses paid by fire companies was several million dollars.

Although in pre-prohibition days liquor distilleries and rectifying plants were considered good risks, and had an excellent loss record on the whole, the two great post-repeal losses have left the fire companies very disturbed over this coverage. Many plants that were put in operation after repeal were old properties used for liquor manufacturing purposes before prohibition or were converted rambling warehouses which seem to carry considerable fire hazard.

Many Tests Made

Some time ago one large distiller, with the assistance of engineers from the National Board, various actuarial bureaus, companies, and the Underwriters Laboratories, carried on a series of tests of sprinkler installation in liquor rack warehouses, the first tests being on a small scale and finally on full scale. Results were published in an interesting brochure by the distillers.

The further exhaustive tests conducted by the National Board's special committee of all aspects of the liquor industry hazard were used as a basis for drawing up the set of standards to be found in the new brochure. The task was very difficult, due to the government regulations under which distillers must operate. It was found outside vents were prohibited, which resulted in some alcohol fumes within the building whenever liquors were moved in or out of storage receptacles. Other regulations similarly restricted the formulation of fire prevention standards by the committee.

Overlook Some Basic Factors

One member of the committee was of the opinion that inspectors of many risks had overlooked some most fundamental factors common to all fire risks, many apparently insignificant but having potentialities of causing great loss. The exhaustive investigation of the two large liquor losses shows that the Lexington loss was due to accidental use of gasoline by a watchman to start a fire instead of kerosene which he supposed it was. The cause of the Peoria loss has not been determined.

In both cases, it was stated, the distillers suffered heavy uninsured loss as a result of the fires, which disposes of the moral hazard factor feared by many companies, at least in these two cases. In the Peoria case, it was said, the property with a considerable stock of liquor had been purchased for \$800,000, but the Penn-Maryland Corporation was reported to have refused an offer of \$1,000,000 for this, based upon the value of the license to operate. There were in addition 463 barrels of whisky stored there but not included in the original property sold. The Peoria plant was a key one as the rectifying and blending operation is very im-

(CONTINUED ON PAGE 35)

Iowa Supreme Court Holds Against the Commissioner

EXECUTIVE COUNCIL UPHELD

Finds Council Has Power to Order Clark to Appear and Defend His Position

The Iowa supreme court has held that the executive council of the state has the power to compel Commissioner Clark to appear before the council in defense of his position. This implies the power of the council to remove him if proper grounds are found. The opinion also implied the constitutionality of the law providing for removal of state officers and said that in the present case the notice given seemed adequate and fair.

Mr. Clark's appointment expires July 1. The case can be kept in the supreme court by an application for a rehearing during 60 days. Accordingly the council may not be able to call him to appear until the last month of his term.

The efforts to oust Mr. Clark were taken to the Iowa supreme court in November of 1933, when the council appealed from a ruling of the district judge enjoining the council from investigating or removing Clark from office.

Mr. Clark was cited in July, 1933, to appear before the council on charges that he failed to act properly in connection with the report on the condition of the now defunct Royal Union Life, and in approving a merger of the Modern Brotherhood of Mason City, Ia., with the Independent Order of Foresters of Toronto.

A senate resolution to investigate the Iowa department in connection with the Modern Brotherhood deal has been returned to the senate by the insurance committee without any recommendation. A companion house resolution was returned previously by the house committee with a recommendation for indefinite postponement.

Bell Objects to E. J. Cole Holding Company Position

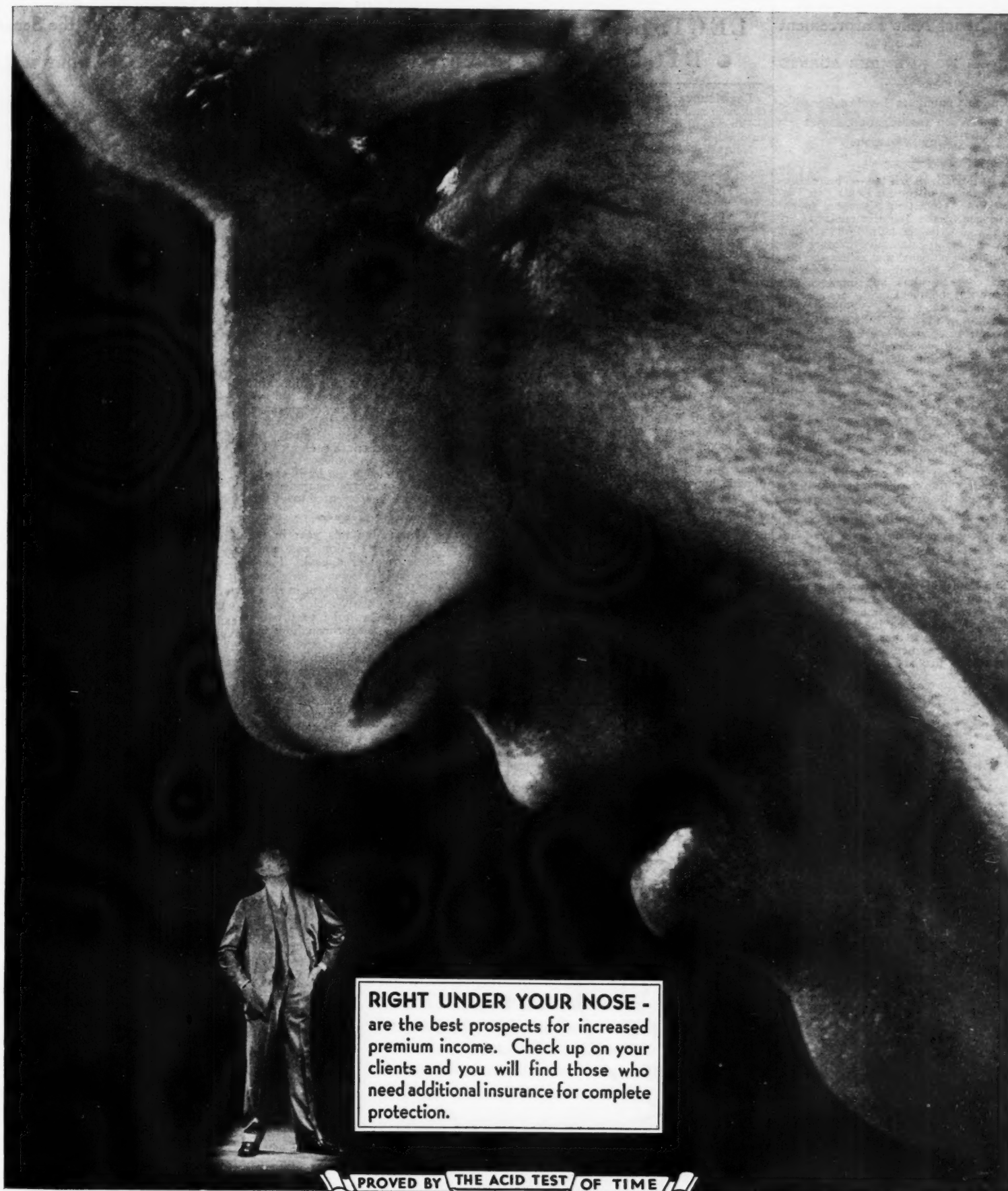
F. R. Bell of Charleston, W. Va., a former president of the National Association of Insurance Agents, has entered a protest with the headquarters of that organization because of the fact that President E. J. Cole of the National association holds an insurance company position. Mr. Cole a few weeks ago was elected a vice-president of the Excelsior of Syracuse and upon the reorganization of the official personnel of that company, following the death of President F. V. Bruns, Mr. Cole was made chairman of the board.

"I do not think it proper in any respect for my old friend, Ed Cole, to accept and hold any office in any insurance company so long as he is president of the National Association of Insurance Agents," Mr. Bell has written to Secretary W. H. Bennett of the National association. "It seems to me that he should immediately resign one or the other of the offices. Please present this matter to members of the executive committee at the earliest time possible."

Fred W. Ransom Is Stricken

COLUMBUS, O., April 10.—Fred W. Ransom, former assistant western manager of the Providence Washington, and for many years its state agent in Ohio, suffered a slight stroke Monday but is now improving.

The Central National Company, Defiance, O., has been incorporated by E. S. Diehl, C. D. Eager and S. L. Thome to conduct an insurance and bond business.



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BERNARD M. CULVER, President

New York, N.Y.

NEW YORK

CHICAGO

SAN FRANCISCO

ATLANTA

DALLAS

MONTREAL

St. Louis Local Board Acts on Strict Rule Enforcement

BAN ON NON-MEMBER AGENTS

Executive Committee Invokes Constitution When Investigation Shows Many Violations

ST. LOUIS, April 10.—The executive committee of the St. Louis Fire Underwriters Association has voted to enforce strictly the requirements of Article IV of its constitution, sections 6 6-A and 6-B, against any member representing a company that either directly or indirectly through a controlled affiliated company has appointed agents who are not members of the association.

It is understood that a preliminary investigation of the situation has indicated that some 11 companies are affected and that 30 or 40 members are said to represent these companies, while the number of non-member agents involved is about 25 or 30.

When complete data is assembled each member suspected of representing a company that is violating the rule against non-member agents will be informed of the status of his individual case and will be given 30 days in which to resign from such company connections unless the company in the meantime drops the non-member agent.

Brought to Head by Firemen's

The action is brought to a head undoubtedly by the situation created by the Firemen's of Newark and its affiliates. The group established a branch in St. Louis about a year ago when separation seemed to be the order of the day in excepted cities. State Agent John Battershill was placed in charge. It is stated that the Firemen's group has 28 agents who are members of the local board and 19 that are not. Board mem-

LEGISLATIVE ● DIGEST ●

Legislatures in Delaware, Maryland, Colorado and Nevada adjourn. Illinois—Bill introduced to regulate automobile insurance rates.

Nebraska—Under pressure of a firemen's lobby the senate has resurrected a bill indefinitely postponed some weeks ago, which levies 2 percent tax on gross premiums of foreign fire insurance companies for the benefit of firemen relief funds in various parts of the state. The bill is at the bottom of a 102 bill calendar.

Pennsylvania—A bill has been introduced requiring licensing of company adjusters with a fee of \$10 for resident adjusters and \$50 for non-residents. *** A fire and casualty rating bill has been introduced in the senate. It is reported to be endorsed by the administration.

bers claim that the outside agents are being favored with a higher scale of commission than the board scale of 20-25-30 percent. A few other companies have broken over the traces to some extent, it being understood that there are three or four that have made outside appointments.

W. A. Wilson to Retire

MONTREAL, April 10.—W. A. Wilson, Canadian superintendent of agencies of the Union Fire, Paris, is retiring April 30 after 24 years of service. He started his insurance career with the Caledonian. He joined the Union in 1911 as superintendent of agencies, and had charge of the Canadian business in 1914-19 when the manager at that time, M. Ferrand, was on active service in the war.

Recommendations for Safety at Sea Revealed by McComb

COMMITTEES TO REPORT SOON

Head of Marine Office of America Addresses Meeting of National Fire Waste Council

The most important single thing that can be done to bring about greater safety on American passenger ships is for the senate to ratify the safety of life at sea convention, according to S. D. McComb, who addressed the annual meeting of the National Fire Waste Council in Washington. He is manager of the Marine Office of America and president of the Association of Marine Underwriters of the United States. The convention has been before the foreign relations committee of the senate for five years but has never been acted on.

Adoption of certain regulations recommended by N. F. P. A. committees has reduced the hazard of fire on shipboard. The regulations for gas freeing of oil tanks before repairs are commenced have been adopted generally abroad. Explosions on tankers undergoing repairs have been practically eliminated. The regulations as to stowage of hazardous commodities are the basis of the new interstate commerce commission's regulations which just went into effect.

Passenger Steamers

What is being done this year in respect to the ocean going passenger steamers has a popular appeal. There are several committee reports on different phases which are now about in shape for transmission to the N. F. P. A.

The general plan will be to provide for fire resisting material throughout the entire passenger accommodations with fire alarm and fire extinguishing systems to detect and extinguish fires before they get beyond the incipient stage, and also for constant patrols and for inspections of all the fire apparatus.

The basis for the recommendations regarding construction will be the international safety of life at sea convention, which provides for water tight subdivision against sinking, and a system of fire resisting bulkheads against the spread of fire. Ships will be so constructed that below the bulkhead deck each subdivision or compartment is completely watertight and can be completely shut off from the other compartments, but in each compartment there must be access from the lowest deck up to the highest deck so that no person can be trapped in any compartment in the event of all the watertight doors being closed. It is suggested in the proposed regulations to continue these subdivision water tight bulkheads from the bulkhead deck through to the uppermost deck and that they be constructed so as to be capable of withstanding 1,500 degrees F. for 60 minutes, and in each one of these subdivisions there will be an escape stairway completely enclosed in these bulkheads.

Subdivision of Compartments

These main compartments will again be subdivided with additional bulkheads around all vertical communications between decks so as to withstand 1,500 degrees F. for 30 minutes.

All decks are to be of steel and where covering is used, it shall be of approved fire resisting material. The deck in the radio room to be insulated to form a class A-1 fire resisting division.

Provisions will be made for controlling drafts and shutting down all mechanical drafts from the pilot house or a central control room.

In addition to automatic fire alarm systems in the passenger and crew quarters, there will be automatic fire detecting and alarm systems throughout the ship which will automatically register in the central control room and possibly elsewhere.

The problem of promptly extinguish-

Ohio Qualification Bill Has Passed the Senate

HOUSE IS IN FRIENDLY MOOD

Some of the Provisions of the Measure That Will Likely Become a Law

The new Ohio agents qualification bill passed the Ohio senate last week and is on the calendar of the house for action at an early date. It is generally believed that it will be passed as the house insurance committee has approved it and it was passed unanimously by the senate. This new measure, known as the Metcalf bill, provides that newly appointed agents and solicitors in towns of over 2,500 population must prove ability to become agents. It is believed the manner in which this will be established will be for the applicant to be given a test on his knowledge of the business. These tests will probably be conducted at intervals at certain points throughout the state so as not to require that the applicant travel long distances. The insurance commissioner will design the test.

Does Not Affect Life Agents

As written the bill does not affect agents of the life companies, but life men think that the commissioner under the present laws can demand tests of newly appointed life agents, probably by issuing a temporary license for 60 or 90 days and then a permanent one if the agent passes a test under the supervision of the department.

The date on which the agents licenses expire, which is now March 1, will be changed to June 30 by this new bill. This change was suggested by the insurance department to relieve the congestion of work in the early months of the year, caused by the filing of company statements and agents licenses at the same time creating a "peak" in the department around March 1.

Licensing Field Men

The manner of licensing field men for fire and casualty companies is also revised by the bill. The new plan will be for the field man to be given a special license as a special agent to aid the agent in soliciting, but not to solicit business by himself, besides appointing and cancelling agencies, etc. If the field man wishes to actually write insurance, he must receive a license as an agent, under the new bill.

The Metcalf bill has the approval of the local agents associations.

ing a fire once its presence is known is receiving most careful consideration.

The recommendations suggest a central fire station located near the chart room with someone on duty 24 hours a day, where all the alarm signals will be immediately noted. At night there will be a fire patrol with regular stations. The record of fires on passenger steamers shows they are either extinguished in their incipient stage or the ship is apt to become a total loss. Too much emphasis cannot be put on the personnel.

Miscellaneous Notes

President F. W. Sargeant of the New Hampshire Fire is in Chicago this week enroute home from the Pacific Coast.

An extra dividend of 5 cents per share on the \$5 par value of its stock has been declared by the Home of New York.

WANTED

Examiner wanted by western department of fire company not located in Chicago. Interested in correspondence from man dissatisfied with present connection and willing to live in smaller town than Chicago.

ADDRESS B-67, NATIONAL UNDERWRITER

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*We believe that honorable dealing with Agents and Assureds has been a major force in the success of this company since its organization in 1865. On this 70th Anniversary we re-dedicate ourselves to these same principles and face the future with utmost confidence.

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An independent Ohio Company with a current Surplus to Policyholders of \$1,064,871.

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President

Wm. F. Kramer
Secretary

E. J. Weiss
Asst. Secy.

Agency minded cooperating companies.



Note the organization dates—
three of these companies are *over
a century old.*

Age and records of *past per-
formances appeal to the agent*
who is building for the future
with an eye on the past.

(STATEMENTS OF DECEMBER 31st, 1934)

	Capital	Assets	Liabilities	Surplus to Policyholders
*United States Fire Insurance Co..... Organized 1824	\$2,000,000	\$25,384,876	\$11,596,209	\$13,788,667
*The North River Insurance Co..... Organized 1822	2,000,000	18,278,958	7,033,365	11,245,593
*Westchester Fire Insurance Co..... Organized 1837	1,000,000	15,510,408	7,728,138	7,782,270
The Allemannia Fire Ins. Co. of Pittsburgh..... Organized 1868	1,200,000	4,717,134	1,752,730	2,964,404
*Richmond Insurance Co..... Organized 1907	1,000,000	3,908,160	1,443,159	2,465,001
Western Assurance Co., U. S. Branch..... Incorporated 1851	400,000**	3,942,586	1,714,591	2,227,995
British America Assurance Co., U. S. Branch..... Incorporated 1833	200,000**	2,284,313	961,863	1,322,450
Southern Fire Insurance Co., Durham, N. C..... Incorporated 1923	200,000	1,255,531	398,327	857,204

*Company operates under Sections 130-1-2 of the New York Insurance Law.

**Statutory Deposit—New York Insurance Law.

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CAROLINAS DEPT.
DURHAM, N. C.

INCORPORATED 1799

PROVIDENCE WASHINGTON INSURANCE CO.

of Providence, R. I.

Capital \$3,000,000

INCORPORATED 1928

ANCHOR INSURANCE CO.

Providence, R. I.

Organized and Owned by the Providence Washington Insurance Co.

Capital \$1,000,000

*Each of these Companies writes the following classes of Insurance***FIRE—TORNADO—OCEAN and INLAND MARINE
AND THEIR ALLIED LINES****AUTOMOBILE—FIRE, THEFT and COLLISION****COMBINED POLICIES****AUTOMOBILE—FULL COVERAGE****GOLFERS' EQUIPMENT and LIABILITY**

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WESTERN DEPARTMENT: 175 W. Jackson Blvd., CHICAGO, J. R. Cashel, Mgr.

**NEW YORK UNDERWRITERS
INSURANCE COMPANY**

CAPITAL \$2,000,000

A. & J. H. STODDART, General Agents

90 John Street - - - - - New York City

**FIRE - AUTOMOBILE - WINDSTORM
BUSINESS INTERRUPTION INDEMNITY****National Inspection Company**

Incorporated 1903

This corporation reports on the underwriting aspects of heavy manufacturing and mercantile properties throughout the following states:

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Minnesota
OhioIndiana
Illinois
Iowa
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MissouriKansas
Kentucky
Tennessee
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TAKE BOTH Local agents who write Life Insurance should read
The National Underwriter Life Insurance Edition (\$3 a year) as well as the Fire, Automobile and Casualty Section. Both on one subscription, \$5.50 a year.
SEND ORDER NOW TO A-1946 INSURANCE EXCHANGE, CHICAGO.**VIEWED FROM NEW YORK**

By GEORGE A. WATSON

RIOT AND CIVIL COMMOTION

While the call for riot and civil commotion insurance, which was active in New York City following the riots in the Harlem district two weeks ago, has fallen off, applications for the coverage are coming in from the mining sections of northeastern Pennsylvania, where trouble exists between rival labor organizations.

* * *

MONTGOMERY CLARK IMPROVING

Montgomery Clark, vice-president of Hanover Fire, who has been confined to the house through illness for the past 10 weeks, is now making satisfactory progress toward recovery, and is expected to return to his office within the next 10 days. He had a severe case of intestinal influenza.

* * *

EASTERN UNDERWRITERS MEETING

Aside from hearing and accepting reports from the executive committee, various standing committees and disposing of some routine matters, no action was taken at the quarterly meeting of the Eastern Underwriters Association Tuesday, the gathering proving one of the shortest in the history of the body.

* * *

TUITION FEES INSURANCE

The Phoenix of Hartford in its house organ refers to "tuition fees insurance." It calls attention to the fact that many colleges and private schools receive their principal revenue from tuition fees. In some schools, fees include charges for board and room. When a fire causes suspension of the school activities, the people believe that tuition fees must be returned. If a fire occurs during the summer vacation, the school loses much of the tuition fees for the ensuing year. The Phoenix says that "tuition income can be protected by tuition fees insurance. A special form is used and attached to a standard fire policy." It says further:

"Regarding rate, when tuition fees insurance applies to a single building use the 80 percent coinsurance building rate. When two or more buildings are included the rate is the promulgated 90 percent coinsurance average rate for the buildings involved. It is apparent that the earnings of schools and colleges could be insured under use and occupancy insurance. However, the recovery under the U. and O. policy is limited to the net profits and continuing expenses that would have been earned during the period of restoration of the property. It will be noted that adjustment of loss under tuition fees insurance is not limited to the time it takes to replace the destroyed property, and in this respect the coverage is broader than that given under U. and O. insurance."

* * *

THREE ELECTED SECRETARIES

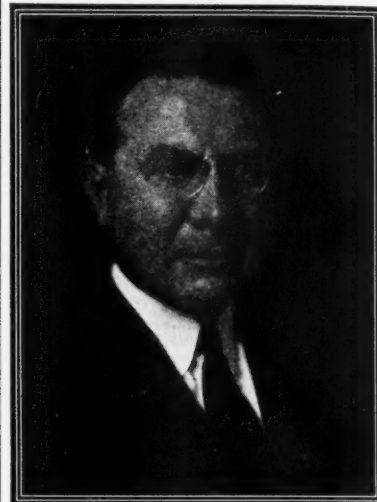
John C. Evans, Herbert Ryman and J. G. Niederlitz have been elected secretaries of the Great American.

Mr. Evans started in the Texas field with the Fireman's Fund and later traveled for the Home in that state. He went to New York in 1924 as assistant secretary of the Home and in 1930 was elected secretary.

Mr. Ryman gained his early experience with the Reinsurance Bureau and then joined the Great American in 1923. He was made assistant secretary last year.

Mr. Niederlitz started in the home office of the Merchants of Denver in the accounting department, remaining there four years. He has been connected with the Great American seven and a half years. He served as chief accountant and in 1933 was made assistant secretary.

The Hoover & Diggs Company and Johnston & Harder of Pittsburgh have moved into new offices, occupying the entire tenth floor of the Commonwealth building, 316 Fourth avenue.

Made Chairman**CHARLES E. CASE**

Charles E. Case, assistant manager North British & Mercantile at its United States department, who becomes chairman of the Aero Insurance Underwriters, served as vice-president last year. G. L. Lloyd, secretary and manager of the Aero Insurance Underwriters, was reelected. Those present at the annual meeting were the London Guarantee & Accident, North British & Mercantile, Royal, Great American, Great American Indemnity, Royal Indemnity, Globe Indemnity, Northern Assurance and Phoenix Assurance.

PERSONALS

R. E. Hackett, vice-president Calhoun Insurance Agency, Milwaukee, suffered lacerations of the scalp and contusions of the right shoulder in an automobile accident Sunday night.

A. R. Andrews of Andrews-McDowell Company, Dallas local agency, and Mrs. Andrews celebrated their 25th wedding anniversary by reenacting the ceremony with their original wedding costumes.

Miss Ella Clark of Galesburg, Ill., recently completed 50 years as an agent for the Phoenix of London. She has been in poor health for some time, but her condition is improving and she expects to be back at work shortly.

She entered the insurance business as a young girl, through the influence of her father, M. M. Clark, a lawyer of Galesburg. His health was failing, due to injuries to his lungs received in the Civil War; and he wished to feel that his daughter would be independent, and still be able to be in her home. She accepted the agency for the Phoenix of London fifty years ago and has enjoyed her association with that company ever since.

Her work has been entirely in her home town, where she has built up a business of a fine class: college buildings, churches, schools, residences.

Ben Blow, field secretary of the National Automobile Club died in a Los Angeles hospital following a major operation. He was born in St. Louis in 1867 and was at one time on the staff of the St. Louis "Globe-Democrat." He went to California in 1916 and became field secretary of the National Automobile Club in December, 1925.

AS SEEN FROM CHICAGO

SERVICE ORGANIZATIONS ELECT

Two of the service organizations in the west held their annual meetings last week, the Western Factory and the Underwriters Service Association. Both organizations reported having made a slight profit but neither were well pleased with the experience.

C. R. Street, vice-president and western manager of the Great American, was reelected president of the Western Factory as were all other officers, they being George H. Bell, National, first vice-president; G. C. Long, Jr., Phoenix of Hartford, second vice-president; John C. Harding, Springfield, secretary-treasurer. W. N. Achenbach, Aetna Fire, and Fred M. Gund, Crum & Forster, were reelected members of the executive committee.

A. F. Powrie, Fire Association, was reelected president of the Underwriters Service, succeeding Mr. Achenbach. The vice-president is Robe Bird, American of Newark. L. J. Braddock, North America, was reelected secretary-treasurer. J. H. Macfarlane, America Fore, and W. H. Lininger, Springfield, were elected as new members of the executive committee.

* * *

MARY NAGHTEN MARRIED

Miss Mary Naghten, daughter of James I. Naghten, head of the John Naghten & Co. agency of Chicago, was married to Dr. Michael Pauli, a Chicago dentist, and the couple are on an automobile trip in the south. Miss Naghten has been assisting her father in his office for some time.

* * *

MISS EDWARDS' RECOVERY GOOD

Miss E. E. Edwards, secretary of the Illinois Fire Underwriters Association, who underwent an operation last week for goiter, is making a satisfactory recovery in the Augustana hospital, Chicago. The operation was successful.

* * *

SNELL 50-YEAR VETERAN

W. G. Snell, who is in charge of agency appointments in the western department of the Springfield, last week completed 50 years in the service of that company. His half century of service was completed at just about the time Western Manager W. H. Lininger rounded out 50 years with the Springfield.

Mr. Snell was guest of honor at a luncheon and was presented with a handsome watch and chain. He has most cordial relations with the field men and each one of the special agents wrote him a letter on the occasion. E. G. Low was toastmaster at the luncheon. Assistant Manager E. G. Frazier delivered a message in behalf of the management while M. E. Peterson was chairman of the committee on arrangements.

* * *

CLASS 2 PICTURE CHANGED

The picture in the class 2 or outside district of Chicago has changed remarkably since the depression set in. In days gone by, much class 2 business was centered about the banks. There have been numerous bank failures and the divorce of banks from insurance has caused much readjustment. Furthermore so many receiverships have been appointed for apartment buildings and other concerns that the placing of insurance has shifted. When a receiver is appointed it seems that insurance control usually goes to some favored agency. Many of the class 2 agents got into other lines of business and some that retained offices now have their home for business quarters. A few class 2 men became brokers.

* * *

EFFECTIVE DATE FOR LEGISLATION

The ways were cleared this week for the new Chicago Board legislation to go into effect July 1. The special committee of the Chicago Board consisting of L. E. Yager, J. I. Naghten and O. E. Aleshire recommended to the directors

that July 1 be made the effective date. Mr. Aleshire is out of the city on a vacation trip and in his absence Charles Buresh of Fred S. James & Co., president of the Chicago Board, acted in his stead.

The Western Underwriters Association special committee, C. R. Tuttle, North America; E. A. Henne, America Fore, and W. D. Williams, Security, met this week and recommended to the governing committee that July 1 be agreed to with the understanding that the Chicago Board of directors would establish that as the date. The governing committee approved the action. The Chicago Board directors met Tuesday afternoon and voted officially to put the legislation into effect at that time.

The Chicago Board has to arrange for

further disciplinary measures and other legislation to come before the quarterly meeting next week. However, it is not anticipated that there will be any opposition. The special committee now will deal with the Western Insurance Bureau companies. Inasmuch as the Northwestern National is not a member of the Chicago Board, the Bureau, as an organization, may not feel that it can vote officially but if not, then the co-operation of the individual members will be sought. The Western Underwriters Association thus assumes control over Chicago, which has been all along an excepted city. A full report will be made to the W. U. A. at its annual meeting next week.

* * *

Frank Flynn, chief fire underwriter, and George Glasser, broker, of George Hermann & Co., are on a ten-day vacation at West Baden, Ind.

* * *

George S. Valentine, Sr., assistant secretary of the Ohio Farmers, spent last week in Chicago on a vacation trip, vis-

iting his son, Wells Valentine, who is connected with the Zurich.

* * *

John Broderick & Son is moving into 1509 Insurance Exchange.

Michigan Windstorm Losses

The Michigan Mutual Windstorm of Hastings, Mich., in making an assessment on policyholders amounting to 15 cents a hundred, states that last year it adjusted and paid for 8,300 losses at a cost of \$466,000. It states that 1934 was a bad year for tornado companies in Michigan.

Miscellaneous Notes

An extra dividend of 5 cents a share on its common stock, par value \$5, has been declared by the Richmond of New York, one of the Crum & Forster group.

The Detroit office of the Crum & Forster group has been moved from the Lafayette Building to 705 Detroit Savings Bank building. C. C. Iuppenlatz is Wayne county manager.

"WHAT CAN YOU DO FOR ME?"



Sooner or later every agent wants that question answered. We could tell you in detail about our age, our strong financial position, the many lines we write, our able field force, our business-building magazine, The Accelerator, our attractive consumer advertising, and our Sales Promotion Department, but to many agents that is not enough.

To such high-calibre men we reply that we have a complete individual program which shows you, step by step, how you can plan your progress along tested, known-to-be-profitable methods. The basis of such a program, your Plan of Progress, is an analysis of your market. The findings indicate the character of the advertising and sales campaign to be used. This analysis points out how an agency can increase its business by more scientific methods.

The question for you to answer right now is: Have you such a plan? Furthermore, can such a market analysis be applied to your local agency? We believe that it certainly can, because the Boston Insurance Company and the Old Colony Insurance Company have been helping their agents increase their premium income since 1930 by using this type of sales analysis as a basis for agency plans.

Would you like to know more about what we can do for you? We suggest you write for our booklet, "Planned Progress."

Boston Insurance Company
Old Colony Insurance Company
87 Kilby Street
Boston, Massachusetts

Send me the booklet "Planned Progress" which outlines a complete individual program which shows me, step by step, how I can plan my progress along tested, known-to-be-profitable methods. I understand I may keep this booklet without charge and without obligation.

Name
Street
City or Town State

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Qualities to Be Developed by Examiner Are Outlined

NEW YORK, April 10.—Qualities that in the opinion of R. R. Wilde, secretary of the Corroon & Reynolds companies, an examiner should develop to the utmost in order to be of maximum service to his organization are:

"Knowledge of the business, including that of the territory under his supervision and of its agency plant; thoroughness—including a dependable memory; decisiveness, mixed with reasonable courage; efficiency in correspondence; cooperation."

Addressing members of the Fire Insurance Examiners Association of New York, Mr. Wilde, who has had extended field and office experience, stressed the primary need of thorough familiarity with conditions of the policies of the states supervised, and of the relation thereto of endorsements. Particular study, he said, should be given the co-insurance clause, so that its application may be clearly explained to new agents and assured.

Should Know Conditions

In addition to a thorough grounding in the terms of the standard policy, the examiner should know conditions in every section of the field, keeping track of changing economic situations likely to affect the moral hazard, as well as studying physical characteristics of the risks. Of equal importance, he maintained, is knowledge of the local agents, their peculiarities and the most effective means of catering to them. He strongly favored field trips by examiners in order that through personal contact they may learn far more effectively than is possible by means of correspondence just how to deal with each individual agent reporting to their department. At the same time he would have examiners make risk inspections and so get first hand information as to the particular hazards of each. By thoroughness, Mr. Wilde said, he meant that before passing final judgment upon a submitted line the examiner seek all possible information upon it, taking nothing for granted. While the examiner frequently is confronted with situations that make it wise to seek the judgment of the man higher up he should yet train himself to reach decisions himself; determining what his conclusion would be if final judgment were left to him.

In so doing, Mr. Wilde, contended, the examiner is not only getting good mental exercise but is preparing himself for the job ahead. As to the matter of correspondence, by which a large part of the fire business is carried on, the examiner should pay particular attention to letter-writing, phrasing his correspondence so tersely and clearly, yet courteously, that the recipient cannot fail readily to understand it.

Value of Cooperative Spirit

The value of a cooperative spirit on the part of an examiner, Mr. Wilde, asserted, cannot be over-emphasized. On this subject he held the examiner "must work in harmony with men in the field. The competition for business is severe these days, and field men are constantly pushing agents for new lines. Unless the examiner assists the field man months of effort on the part of the latter may be rendered ineffective. In cases of border line risks, instead of wiring cancellation notice where the agency involved has a clean record, the examiner should refer the matter to the governing special agent." Of course, Mr. Wilde said, there can be no delay as to risks that obviously should be rejected, but in the large group of borderline cases where the agency warrants consideration, reference to the field man frequently avoids unnecessary difficulty with the local representative and at the same time adds to the prestige of the special agent. The examiner can watch the business of an agency carefully and express his appreciation whenever especially choice risks are sent in. Should the premium income of an agency reveal a sharp decrease, a courteously worded letter from the examiner expressing regret over the condition, not infrequently results in bringing about a distinct improvement.

Yet a further responsibility of the examiner is the proper training of his assistants so that the work of the office may not fall behind. Examiners should train themselves in public speaking so that advantage might be taken of frequently offered opportunities for addressing general business gatherings as to practices in the insurance line and the service rendered to the entire economic structure of the country.

Unanimity Found at Meet of Company and Agency Men

NEW YORK, April 10.—At the conclusion of a joint conference between representatives of the Insurance Executives Association and of the National Association of Insurance Agents here last week, when subjects of common interest were considered, an encouraging unanimity of opinion developed, prompting the decision to hold further gatherings in the near future. Both officials and agents expressed a sincere desire for closer cooperation when dealing with problems of mutual concern.

The company organization was represented by B. M. Culver, president America Fore group; O. E. Lane, president Fire Association; George C. Long, Jr., vice-president Phoenix of Hartford; W. Ross McCain, president Aetna Fire, and C. F. Shallcross, United States manager North British & Mercantile. The agency representatives were: K. H. Bair, Greensburg, Pa., chairman; E. J. Cole, Fall River, Mass.; Albert H. Dodge, Buffalo; A. I. Wolff, Chicago, and Owen Wilson, Richmond, Va.

P. L. Haid, president Insurance Executives Association, and W. H. Bennett, secretary National Association of Insurance Agents, also attended.

Details of the conversations are being closely guarded.

Agents Qualification Bill in Colorado Has Been Killed

DENVER, April 10.—Colorado's legislature has adjourned and the agents qualification law was killed in committee.

The amendment to the state fire fund law has been passed by both houses and it appears that Governor Johnson will sign it. Before the amendment was adopted, the state had a fire fund of \$205,000, out of which losses on public buildings could not be paid. There were no appropriations with which to increase the fund, and insurance could not be written on any state buildings. The amendment will correct these faults, making it possible for the state to buy additional insurance and carry a portion of the risk with stock companies. The insurance will be charged to the buildings on which it is placed, and the premiums will be deposited in the fund to build it up. Since it will require considerable time to increase the fund in this manner, another bill was being considered for the appropriation of \$40,000 for the fund. This proposal passed the house.

A. P. Miller, president of the Denver Association of Insurance Agents states that the qualification bill will be introduced in the next session and presented in such a manner that it will doubtless become a law.

INSURANCE STOCKS

By H. W. Cornelius, Bacon, Whipple & Co., 135 So. La Salle St., Chicago, at close of business April 9, 1935

	Par	Div.	Per	Bid	Asked
Aetna Cas.	10	2.50*	62	64	
Aetna Fire	10	1.60	48	50	
Aetna Life	10	.60*	17	18	
Agricultural	25	3.00	70	73	
Amer. Alliance....	10	1.00	19½	21	
Amer. Equitable..	5	1.00	16½	18	
American (N. J.)..	2.50	.50	11¼	12½	
Amer. Reins.....	10	2.50	46	48	
Amer. Reserve....	10	1.00	20	22	
Amer. Surety.....	25	1.00	33½	35	
Automobile	10	1.00	25	26	
Baltimore Amer..	2.50	1.00†	5	6	
Bankers & Ship..	25	3.00	73	75	
Boston	100	16.00	525	535	
Camden Fire....	5	1.00	18½	19½	
Carolina Fire....	10	1.10*	22	23	
Central Surety..	20	.50	16	19	
City of N. Y. Ins.	100	10.00	217	222	
Contl. Assur.....	10	2.00	39	41	
Contl. Casualty..	5	.60	14	15	
Continental	2.50	1.20	29	30	
Excess	5	.50	13½	14½	
Federal	10	2.50*	74	76	
Fidelity & Dep..	20	1.00	43	45	
Fidelity-Phen. .	2.50	1.20	29	30	
Fire Assn.	10	2.00	57½	59	
Fireman's Fund..	25	3.00	80	82	
Fireman's Fd. Ind.	10	...	32½	33½	
Firemen's (N. J.)	5	...	4	4½	
Franklin	5	1.15*	25	26	
Georgia Home....	10	.50	21½	23	
Glens Falls	5	1.60	32	34	
Globe & Republic	5	...	7	8	
Gl. & Rut. (Com.)	25	...	16	20	
Gt. Amer. Ins....	5	1.00	20½	21½	
Gt. Amer. Ind....	1	.15	6¼	7½	
Halifax	10	.90	17	18	
Hanover Fire....	10	1.60	34½	36	
Harmonia	10	1.10*	22	23	
Hartford	10	2.00	60	62	
Hartford St. B..	10	2.80	70	72	
Home Fire & M..	10	2.00	37	38	
Home (N. Y.)....	5	1.20*	28	29	
Ins. Co. of N. A..	10	2.00	53½	54½	
Knickerbkr. (new)	5	...	7	8	
Lincoln F. (new)	5	...	2½	3	
Maryland Cas....	1	...	1¼	1½	
Mass. Bonding..	12.50	...	13	15	
Merchants & Mfrs.	5	...	4	5	
Merch. F. Assur..	2.50	1.25*	33	35	
Monarch Fire....	4	...	6	8	
Natl. Cas.	10	.40	10	11	
Natl. Fire	10	2.00	60	62	
Natl. Lb.	2	.30*	6	7	
Natl. Union F..	20	1.50*	109	112	
New Am. Cas....	2	.40†	6¼	7¼	
New Bruns. F....	10	1.15*	25	26½	
New Century Cas.	50	...	22	...	
New Hamp. F....	10	1.60	42	44	
New Jersey....	20	1.60	35	37	
New York F....	5	.30	11	13	
Northern (N. Y.)	12.50	3.50*	75	78	
Northw. F. & M..	10	1.00	19	...	
Northw. Nat. Cas.	2.50	...	115	117	
Northw. Nat. F..	25	5.00	115	117	
North River....	2.50	.85*	22¼	23½	
Occidental	10	...	23	24	
Ohio Cas.	50	4.00	75	85	
Pacific Fire....	25	3.00	83	86	
Pacific Mutual..	10	.25†	7½	8½	
Philadelphia Nat.	10	.90	13	15	
Phoenix	10	2.50*	81	83	
Preferred Accid.	5	...	9½	10½	
Providence Wash.	10	1.10*	32	33½	
Rhode Island....	5	...	7	8	
Rochester Amer..	10	1.00	17	19	
Rossia	5	.60	10	10½	
Seaboard	8	...	5¼	6¼	
Seaboard Surety..	10	...	10	12	
Security	10	1.40	32	33	
Southern Fire....	10	1.00	20	21½	
Springfld. F. & M.	25	4.50	113	115	
St. Paul F. & M..	25	6.00	158	162	
Standard Accid..	10	...	9	...	
Travelers	100	16.00	395	402	
U. S. F. & G.....	2	...	6¼	7	
U. S. Fire.....	4	1.70*	42	44	
Westchester	2.50	1.40*	28	29	

*Includes extra.
†Paid this year.

Hartford Fire Conference

Last week there was a general conference of the department managers and heads of affiliated companies of the Hartford Fire at the head office. Managers went from San Francisco, Chicago, Atlanta and Canada. President J. H. Griffin of the Northwestern F. & M., and Twin City Fire was present. Officials of the New York Underwriters were also on hand. Vice-president G. H. Moloney of the Hartford Accident & Indemnity officials joined in the conference. Plans for the year were presented and there was an analysis of the results of 1934.

The Willard M. Bryant Agency, Kalamazoo, has been incorporated by Willard M. Bryant, W. G. Bryant and Jennie E. Bryant.

Open Convention of Stock Company Men Is Suggested

ALBERT DODGE GIVES IDEA

General Discussion of Problems Would Give Both Executives and Agents Broader Perspective

An open convention of stock company executives with agents attending, was suggested by Albert Dodge of Buffalo, National Association of Insurance Agents executive committeeman, in a talk at the Louisiana Insurance Society annual meeting at Lafayette, La. Agents hold their mid-year and annual meetings for the purpose of open discussion of problems and a similar practice by company executives, so that agents could hear some of the problems discussed, would bring about a better understanding between the agents and companies, said Mr. Dodge. It would also be of considerable advantage to the company executives to meet in a body instead of small groups, as each one would get a broader picture of the business as a whole. Mr. Dodge cited the similar practice of life company men and said the convention could be known as "Stock Company Insurance" and a great deal of publicity secured. Mr. Dodge suggested that an outstanding agent be on the program, following the practice of company men being on the agents' programs. A great deal of good would come out of such a convention and it might be possible to create a code of ethics which both companies and agents might follow with profit.

State agents associations that have appointed conference committees to confer with insurance commissioners are finding such conferences of great value and Mr. Dodge recommended that this practice be extended.

Urged to Be Aggressive

Insurance men were urged to take an aggressive stand in promoting the interests of their business as government supervision is inevitable and insurance men should endeavor to pilot the ship in the right direction, said Mr. Dodge. Changes in the business to meet new conditions are necessary and both agents and companies must give way to new methods in the assurance that the old way of doing things will not suffice. "We must get the new 'comprehensive' way of doing things. The new generation is demanding it."

The crying need of the business is uniformity of practices along general lines by both companies and agents and agent and company cooperation is the best means of accomplishing this.

The constant talk about commissions goes on and "we say there should be no change. Just saying so does not prove the case. A complete survey of costs should be made to ascertain what is a proper rate and then use all the resources at our command to obtain it. It may well be that some are too low and others too high."

The insurance business has a right to expect that it should be safeguarded by proper legislation and insurance agents should inform their policyholders and get their support on fair legislation. The public knows little about the business and many of the laws that are being enacted by various state legislatures would not have been if the public knew more about the business. The agent is the important contact with the public and through him most of the work must be done. For this reason the agent should be qualified and it is important to have a qualification law in every state. If the American agency system is to survive standards must be raised. Many of the unfit owing to business conditions in the last three years have dropped by the wayside and better men are entering the business. The business should be transacted on not "how cheap but how good." Knowledge makes courage and this is the most needed thing in the business of insurance today.

NEWS OF FIELD MEN

Veteran Field Man Is Dead

Special Agent R. L. Alexander, Sr., of Home of New York Was 32 Years in Field Work

R. L. Alexander, Sr., of Nashville, special agent of the Home of New York in Tennessee for 32 years, died from a heart attack in Hartsville, Tenn., where he had gone on business. He was widely known and active in business and politics in the state.

He was born in Claiborne county, Tenn., his father, D. B. Alexander, having been a member of the legislature. A son, R. L., Jr., was formerly state senator. R. L. Alexander was educated at the University of Tennessee. He practiced law for a number of years. He was a colonel on the staff of Governor Austin Peay.

Coast Ponds Hear of Big Works

A. M. Brown, Jr., of the general agency of Edward Brown & Sons of San Francisco, member of the county board of supervisors and director of the Golden Gate Bridge District, explained the progress and possibilities of the giant bridge project to the San Francisco Blue Goose April 8.

The Oakland puddle enjoyed an interesting description of the start and construction of Boulder Dam at its monthly dinner meeting. Four reels of motion pictures showing the dam from "start to finish" were shown.

The Fresno puddle is staging a dinner, ceremonial and barbecue April 12-13. A large delegation from San Francisco is planning to attend.

Mathewes Goes to Florida

Special Agent E. H. Mathewes, Jr., is being transferred from Birmingham to Orlando, Fla., where he will temporarily supervise the business of the North America in Florida pending the return to active work of Special Agent T. L. Hearn. Mr. Mathewes has been connected with the company many years, first in the southern department offices at Atlanta and more recently as special agent in Alabama.

Mr. Hearn's condition is reported to be much improved and according to present indications, he will be fully restored to health after a rest of several months in the mountains of North Carolina. He will be domiciled in Asheville.

Liljeblad in Agency Work

E. M. Liljeblad has been appointed manager of the fire insurance department and miscellaneous lines of the H. H. Woodsmall Agency, Indianapolis. The agency represents a number of fire and casualty companies locally and is general agent of the New Century Casualty, Seaboard Surety and Standard Accident, with a long established agency plant in the state. Mr. Liljeblad has had Chicago department experience and field experience in Indiana, Illinois, Ohio and Michigan. He recently was special agent of the Great American in Indiana.

Dana Is Boston Speaker

Gorham Dana gave an illustrated talk on his recent world trip before the New England Blue Goose in Boston, with special reference to views from China and Japan.

Marlowe Assigned to Field

T. K. Marlowe has been appointed special agent of the National Union Fire, and assigned to Louisiana and Mississippi. He has been with the National Union for several years as examiner of southern business in the home office. He was formerly con-

nected with the Turner general agency at Atlanta.

Headquarters will be maintained with State Agent L. J. Rareshide at New Orleans.

Illinois Club in Session

The Illinois Field Club, the bureau field men's organization, held its quarterly meeting Wednesday at Springfield. R. V. Haser of the Ohio Farmers, president of the club, was in the chair. R. R. Mittelbush, Security of Iowa, secretary, and John Hon, Firemen's of Newark, vice-president, attended. Most of the field men present spent the day in the hearing on the proposed Illinois code. A dinner was held in the evening with business session afterward.

Merchants, Indiana, Field Meeting

Field men of the Merchants Fire of Indiana from four states met for three days at the home office in Indianapolis. Ralph B. Clark, secretary-treasurer, was in charge, assisted by R. W. Clark, assistant secretary, and W. D. Donaldson, superintendent of agencies.

McKinley Spokane Speaker

D. A. McKinley of Seattle, special agent of the Royal group and past most loyal grand gander, was the guest speaker at the weekly luncheon of the Washington Blue Goose at Spokane.

Sprague, Cagle Newark Speakers

M. E. Sprague, assistant secretary of the Home, and Chris Cagle of the metropolitan department of the Niagara, both former football stars, will be among speakers at the dinner of the New York City Blue Goose at Newark, Thursday night.

Albion, Mich., Inspected

Thirty members of the Michigan Fire Prevention Association inspected 130 mercantile and public risks in Albion, finding 80 percent defective. R. E. Vernon, Western Actuarial Bureau, addressed a civic club luncheon and 900 school children.

Advisory Committee Meeting

O. F. Grover of the America Fore Was Elected Chairman of the Southwestern Section

The advisory committee of the southwestern department of the Fire Companies Adjustment Bureau at its meeting last week elected O. F. Grover, secretary America Fore at Dallas, chairman, and P. C. McCurdy, assistant manager of the bureau at Dallas, as secretary. General Manager G. W. Lilly of New York was present and told about the work of the bureau. He explained the duties that are imposed on the advisory committees which have been established in each territorial department. In addition to Mr. Grover the other members of the committee are J. D. Hines of Dallas, general manager of the bureau there; H. A. Steckler, New Orleans general agent; J. K. Shepard, Little Rock general agent; W. Lyle Dickey, Tulsa general agent; Rorick Cravens of Cravens, Dargan & Co., Houston; W. M. Bonner, Dallas general agent; R. S. Graham of Dallas, and J. D. Smith, agency superintendent America Fore.

Tornado Loss in Mississippi

Late advices from Gloster, Miss., state that 87 dwellings were totally destroyed in the tornado that struck the town April 6, causing damage estimated up to \$250,000. The power and waterworks plants were completely wrecked, as was the large cotton shed and cotton mill in the community. It is further reported 20 mercantile buildings

and their contents suffered heavy damage. Adjustments are being made by seven staff men of the Fire Companies Adjustment Bureau working under the direction of State Manager A. D. McBryde of Jackson.

Boston Limit on Brokerage

Maximum brokerage that may be paid on business in ordinary territory was fixed at 15 percent at a special meeting of the Boston Board.

Buchanan's Condition Favorable

Thomas F. Buchanan, secretary of the Aetna Fire, who was operated on recently for gallstones, is still in the Hartford Hospital, but is getting along favorably.

Mutual Legislation Proper

The North Carolina attorney-general, in an opinion to a state senator, voices the belief that the constitution of the state does not prohibit passage of legislation that would authorize the state and its political subdivisions to become a member of a mutual company issuing nonassessable policies or one in which the contingent liability is reliably limited. The constitutional prohibition against giving or lending the credit of the state in aid of any person, associa-

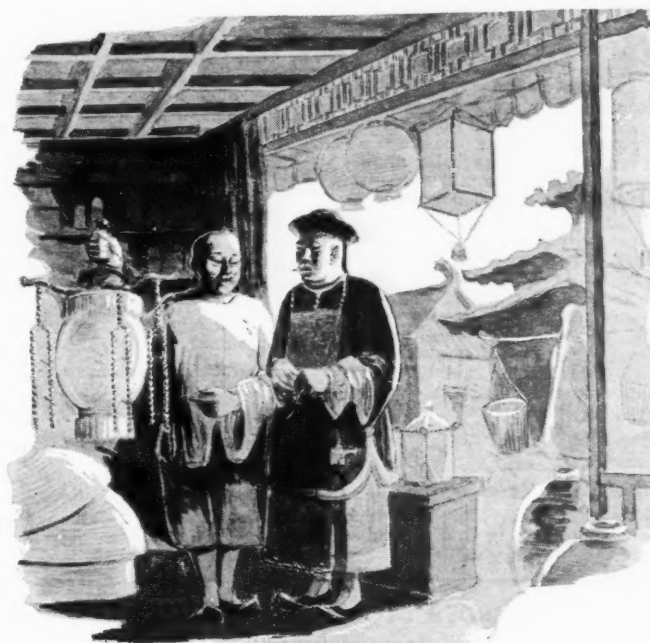
tion or corporation, without specific approval by the voters would not invalidate such legislation, the attorney-general contends.

Agents at A. M. A. Meeting

C. O. Ransom, Cleveland local agent, was sent by the Cleveland insurance board to attend the meeting of the insurance division of the American Management Association this week at Atlantic City. President E. J. Cole of the National Association of Insurance Agents was also on hand as was Assistant Secretary J. B. Miller of the National association staff. Frederick Hickman and Harry Godshall, Atlantic City local agents, were city hosts to visiting insurance people.

Legislators Are Guests

MINNEAPOLIS, April 10.—Three Minnesota legislators who are active in the work of the legislative insurance committees were guests Monday at a luncheon meeting of the Insurance Club of Minneapolis. They were Senator W. B. Anderson of Minneapolis, chairman of the senate insurance committee; Representative B. J. Costello of Wabasha, chairman of the house insurance committee and a veteran legislator, and Representative Clarence Jeston of Moorhead, vice-chairman house committee.



The Chinese have a saying that no one should keep shop unless he has a smiling face. Courtesy and sincerity are necessary for the success of both agent and company.



Will Wrightem
FIELD CORRESPONDENT

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MARINE INSURANCE NEWS

Rate Cut Is Not Imminent

Prediction on Truck Cargo Cover Based on New Loss Bureau Termed Premature

Prediction in Chicago by A. C. Phelps, secretary Association of Commerce cartage theft committee, in daily newspapers that the Loss Information Bureau started in the Western Adjustment to collect data on cargo insurance would bring about reduction in cargo rates on nearly all types of merchandise was characterized by Chicago marine underwriters as a premature conclusion. Collection of the loss data barely has been started.

While the plan is to secure 1934 experience as a nucleus for the work, records of member companies are not sufficiently complete as to details of the various risks, with the result that the most valuable information will be only from about March 1, 1935. It is estimated that at least two years' experience will be required for the preparation of a fairly reliable pure premium exhibit.

No Chance for Cut Soon

Truck hijacking has been so frequent and losses so heavy in the last year that it is anticipated a rate reduction will not be possible for some time. At a meeting of Chicago marine underwriters and association representatives it was said that Chicago losses last year totaled about \$250,000 and police recovered \$66,500 of stolen merchandise.

Mr. Phelps said it was believed that although the amount of total loss has been increased the actual risk in truck shipping has decreased in the last six months as volume of merchandise moved has grown greatly. Trucks are getting a larger proportion of cargo business than in past years when most of it was handled by railroads. Value of losses has increased, the hijackers concentrating on the high value liquor shipments. Mr. Phelps said that from inadequate statistics it appears the Chicago hijacking records are much better than in New York and other large cities.

Hudson Bay Rates Reduced

MONTREAL, April 10.—Insurance rates on shipping going into Churchill in Hudson Bay territory will be reduced

Tells of Program for Safety From Fire at Sea



SAMUEL D. McCOMB

Samuel D. McComb, head of the Marine Office of America, and president of the Association of Marine Underwriters of the United States, recently delivered a most interesting address on the question of safety from fire at sea before the annual meeting of the National Fire Waste Council in Washington. Mr. McComb is a native of New York City. He graduated from Webb's Institute of Naval Architecture in 1901 and was employed for the following six years as a naval engineer. In 1907 he entered the marine insurance field and established the firm of S. D. McComb & Co. in 1910. The Marine Office of America was organized in 1919.

next year 25 percent. Ships equipped with gyro compasses would have the rate further reduced by 25 percent on the insured value of the ship. It was found that last season there were no serious casualties among the 15 ships which visited the port. This is the third reduction in insurance rates since the port was opened in 1931.

Minnesota Men Out in Numbers

(CONTINUED FROM PAGE 2)

Johnson, speaker of the house; W. B. Anderson, chairman senate insurance committee; B. J. Costello, chairman of the house insurance committee, and Deputy Commissioner D. W. Johnson.

Letters and telegrams were read from Ray Yenter, former Iowa commissioner; A. V. Gruhn of Chicago, general manager American Mutual Alliance; William Leslie of New York City, associate general manager National Bureau of Casualty & Surety Underwriters; Insurance Director Ernest Palmer of Illinois; Commissioner E. W. Clark of Iowa; Commissioner Conn W. Moose of Nebraska; A. H. Hoffman of Des Moines, president Yeomen Mutual Life, and Arthur Stofft, former Minnesota insurance man and now an official in the agency department of the Ocean Accident in New York City.

C. M. Cartwright of THE NATIONAL UNDERWRITER referred to the splendid leadership that Minnesota had assumed insurance-wise. He called attention to the fact that the post of insurance commissioner is one of the most important, if not the most important, in the state official ranks, aside from that of the governor. He stated that a commissioner should take into account the en-

tire insurance picture which is composed of the public, the insurance companies and the agents. He stated that the people are demanding protection along fundamental lines and he urged that the standards of state supervision be increased in effectiveness by larger appropriation for the operation of the department so that more and competent examiners could be employed and efficient heads in the department could be secured. Unless state supervision is effective and really protects the people, he gave it as his opinion that the state might as well save the money of supervision and then allow each person to investigate for himself the standing of companies and agents. Mr. Cartwright paid high tribute to Garfield Brown for his six and one-half years' service, stating that serving the National Convention of Insurance Commissioners as president, chairman of the executive committee, and member of other committees he took a leading part and was one of the wisest counsellors in the ranks.

Mr. Brown received an ovation when he came into the room and later when he spoke. He called attention to the fact that Minnesota has always main-

tained high standards insurance-wise. In 1906 when Governor Johnson led the movement for reform following the Hughes life insurance investigation in New York, he took the lead in calling a conference in Chicago, which resulted in a committee of 15 that brought about uniform life insurance laws. He said that the National Convention of Insurance Commissioners had done more than any other insurance body to bring about uniformity and standardization in insurance rulings and legislation. He said that no institution has been maintained and come through the depression with such flying colors as insurance. Mr. Brown caused much amusement when he said that one of the primary characteristics of a successful insurance commissioner was the possession of the skin of a rhinoceros. He said that he must be immovable when it came to pressure from the outside if he felt that he was right.

Yetka Well Received

Commissioner Yetka made his first appearance before an insurance audience and was well received. He spent 20 months overseas in the war and has an excellent war record. He won the hearts of the listeners in his remarkable compliment paid his predecessor, telling how much he had helped him get started. He assured his listeners that the insurance interests would receive the same cooperation as before from the department. He stated that he would treat all alike. He intended to be fair and equitable and show no favors to the undeserving.

Many of the members of the house and senate insurance committees were present. Altogether there were some 430 at the banquet, the largest Minne-

sota insurance gathering ever assembled. The organization groups sat together with their standards on the tables which made an impressive appearance. There were some 100 insurance men present from outside the Twin Cities.

Commissioner Yetka will give a talk before the insurance men of Duluth, April 26. G. W. Blomgren, state agent of the Security of Connecticut, charmed the audience with his solos.

Sponsored by the Federation

The banquet was given under the auspices of the Minnesota Insurance Federation, O. D. Hauschild of Minneapolis, president Retail Lumbermen's Inter-Insurance Exchange, being president; Alexander Campbell of Marsh & McLennan of Minneapolis, chairman executive committee; R. B. Nienhauser of R. M. Neely Company of St. Paul, chairman finance committee; G. W. Wells, Jr., secretary Northwestern National Life, chairman legislative committee, and C. B. Helm, secretary and treasurer.

The banquet committee consisted of C. O. Brown of Rochester, chairman executive committee Minnesota Association of Insurance Agents; C. F. Codere, vice-president St. Paul Fire & Marine; Mr. Nienhauser; D. P. O'Neill of Minneapolis, president State Association of Farmers Mutual Insurance Companies; E. A. Roberts, vice-president and general counsel Minnesota Mutual Life, and Mr. Wells, who acted as chairman.

E. W. Frazier of Chicago, assistant western manager of the Springfield Fire & Marine, attended the meeting with Minnesota State Agent E. C. Bowe as bodyguard.

Deplores Curbing of Inland Marine

(CONTINUED FROM PAGE 3)

and limitation to justify and control their underwriting.

"For these reasons the Inland Marine Underwriters Association has been formed and has now been functioning for several years, and whereas they started out by the assumption of control over a limited list of inland marine contracts, mostly those written for individuals rather than for businesses, I now note a very definite trend toward the extension of their activities. The membership of that association controls its present and future actions, and the numerical majority of that membership is now in the hands of fire rather than marine offices.

Evils in Closed Market

"I am not quite so blind as to believe there are no evils in a wide open market but there are very great evils in a strictly closed market. There is a middle ground of regulation and up to that point regulation is needed. A return to wide open competition in the fire insurance business would bring chaos. My feeling is, however, that in the fire insurance field the companies have gone far beyond the middle ground of sanity, and that the inland marine market is in a state of flux. Some practices of inland marine underwriters are already over-regulated and there is probably need on the other hand of some additional regulations along certain lines. . . . I urge you to do your part, individually and collectively, toward the preservation of the last frontier, the last source of broad-gauge underwriting, keeping step with the changing developments of our mercantile and industrial life. I urge you to use the inland marine market wisely and fairly and not to abuse it. The wise use of it will strengthen it. The abuse of it will hasten its shakling. I commend to you the unutilized possibilities of inland marine insurance."

Earlier in his talk he said he had been surprised recently to learn that the common forms of inland marine cover were considerably less universally used than he had supposed. Of 1,096 wholesalers and manufacturers

who answered a National Association of Credit Men questionnaire, 91 percent were shipping by truck and of that number only 16 percent were carrying inland marine insurance on their truck shipments. Salesmen's floaters covering samples were carried by only 10 percent of those exposed to the hazard. Mr. DuBois was particularly surprised that only 12 percent of those shipping by rail carried transportation floaters covering the hazards of rail shipment.

"Evidently shippers are relying on their chances of making recovery from the carriers, overlooking the fact that the possibilities of recovery are taken into consideration in making inland marine rates, and particularly overlooking the differences in coverage between the insurance policy and the bills of lading," he said. "Apparently the commonest types of inland marine insurance available for business houses are not generally appreciated or used and if that is true of the common forms, I am sure that the more unusual forms are not properly utilized or even known."

As reasons for using inland marine markets more fully in preference to building up a combination cover made up of policies issued by fire and casualty companies, Mr. DuBois listed the following: (1) Liberal forms, both in broader treatment of risks covered by other forms of insurance and in the inclusion of risks which cannot be otherwise insured, so that the insured, with his broker or agent, may draw his own form and then get quotations for that coverage instead of being offered a prescribed form on a "take-it-or-leave-it" basis; (2) better loss adjustment, because marine companies have not fallen into the error of abandoning loss adjustment as a legitimate means of building good will; (3) lower cost, through the combining the coverage of several policies into one and lower level of acquisition expense, also through healthy competition between inland marine insurance companies. In general, he said, inland marine rates are made intelligently at as low a figure as the individual risk will warrant.

EASTERN STATES ACTIVITIES

Approve New Tax Proposal

Connecticut Insurance People Endorse Revision But Object to Specific Recommendations as to Rates

At a hearing before the finance committee of the Connecticut assembly, insurance men voiced approval of the bill to effect an entire change in the method of taxing companies in Connecticut, as recommended by the tax study commission. The insurance people, however, cited some objections to the rates proposed.

Under the bill, all taxes on stock would be dropped and the companies would be required to pay a 2 percent tax on Connecticut premiums. In addition life companies would pay a tax of 2 1/4 percent on investment income and fire and casualty companies would pay 6 3/4 percent. Life companies want the tax on investment income reduced to 1 3/4 percent. If that is allowed, the fire and casualty companies want a similar reduction.

Present System Explained

Under the present law, Connecticut stock companies pay a 4 mills stock tax on the market value of their outstanding shares, less real property taxes paid to towns. They also pay a two mills franchise tax on the value of their outstanding shares. Mutuals pay a 3 percent tax to the state on investment income, in addition to property taxes paid to towns.

P. A. Murray Slated to Head Westchester County Agents

The annual meeting of the Westchester County Association of Local Agents in New York will be held at Tuckahoe, N. Y., the evening of April 16. The nominating committee has submitted the following slate:

President, Philip A. Murray, Mount Vernon; vice-president, W. T. Preston, Yonkers; secretary-treasurer, Franz Sigel, Scarsdale; directors: J. K. Crawford, Mount Vernon; A. J. Dealy, New Rochelle; R. W. Mackenzie, Yonkers; P. W. Parker, White Plains; B. B. Riley, Tuckahoe; Israel Streger, New Rochelle; R. J. Toedt, New Rochelle.

B. B. Riley is the present president

Succeeds Dunham



JOHN C. BLACKALL

The appointment of John C. Blackall as insurance commissioner of Connecticut was confirmed last week by the senate of that state. He will not take office, however, until July 1. He succeeds Col. H. P. Dunham.

and R. W. Mackenzie, vice-president. Joseph K. Crawford is secretary.

Compulsory Cover Sought

BOSTON, April 10.—Due to reports that certain companies intended to cancel fire policies in the city of Chelsea, Mass., and refuse to accept new risks in that municipality, on account of the unfavorable loss experience and arson cases, a bill was filed in the state legislature this week by a Chelsea representative calling for a compulsory insurance on fire risks. Commissioner M. L. Brown, at a hearing on the bill, told the legislators that no legal action could be taken by the department against any companies which refused to write certain risks and that the companies were within their legal rights in refusing to write insurance or canceling policies at their discretion.

With Byrne Agency 15 Years

NEWARK, April 10.—S. P. Ratchford, vice-president of the Joseph M. Byrne Co. agency, is celebrating his 15th anniversary of service with the company. He is one of the best known insurance men in northern New Jersey.

J. Harry Gill Honored

On April 7 J. Harry Gill, vice-president of J. A. Montgomery, Inc., Wilmington, Del., celebrated his 30th anniversary with that corporation, which is the largest and oldest insurance agency in Delaware, having been in business for 69 years. A dinner party was tendered him at the Wilmington Country Club April 5, by his business associates, and a number of his personal friends attended.

Tiernon Buffalo President

J. L. Tiernon, Jr., was elected president of the Buffalo Association of Fire Underwriters at the annual meeting. J. C. Alson is vice-president, Charles Epes is secretary and N. K. Butler is treasurer.

Portland Agency 70 Years Old

The Prentiss Loring & Son Company, Portland, Me., one of the oldest agencies in Maine, observed its 70th anniversary last week. The active heads are now Philip Q. Loring and W. A. Smardon. The agency was established by Mr. Loring's father, Prentiss Loring, in April, 1865.

New Hampshire Regional Meets

CONCORD, N. H., April 10.—The New Hampshire Association of Insurance Agents has held 11 regional meetings the past ten days, all marked by large attendance and interesting programs. President A. B. White of the state association has spoken at most of the meetings on the Miami meeting of the National Association of Insurance Agents. Sessions were held at Gorham, Woodsville, Claremont, Concord, Laconia, Ossipee, Portsmouth, Manchester, Nashua, Keene and Peterboro. The association has started publication of a bulletin under the direction of its agency service committee, with A. R. Kendall of Portsmouth and R. N. Davis of North Conway as editors.

Agency Merger in Portland

The 35-year-old agency of Loring & Bishop, Portland, Me., is to consolidate with the Portland branch of John C. Paige & Co. of Boston, established there in 1932. H. D. Loring, president of Loring & Bishop, will remain actively with the consolidated agency.

Mutual Agents Organize

L. F. Travis of Hornell, N. Y., has been elected president of a newly formed organization of western New York cooperative insurance company agents.

Seattle Committees Named for Commissioners' Meeting

SEATTLE, April 10.—J. H. Edwards, vice-president Northwestern Mutual Fire, has been made general chairman for the meeting here of the National Convention of Insurance Commissioners. J. K. Woolley, manager of Washington Survey & Rating Bureau, is secretary of the general committee.

Other chairmen are D. B. Morgan, president Northern Life, golf; Louis Labow, president King County Insurance Association, automobile; Aubrey Naef, president Casualty Association of Washington, transportation; W. H. Marks, president C. B. DeMille Co., hotel; Charles C. Thompson, manager Metropolitan Life and past president National Association of Life Underwriters, reception; A. S. Elford, inspector of agencies New York Life, publicity;

See That Your Friends Get 1935 Auto Number

Your friends will enjoy and profit by reading the 1935 Automobile Number of The National Underwriter. This big sales number will be off the press next week so hand the two cards inserted in this issue to your friends and suggest that they subscribe to The National Underwriter right away and get the automobile number free.

Felix Kurz, vice-president General of Seattle, financial.

G. H. Adams, local agent at Port Washington, Wis., died the other day.

How to Satisfy Your Clients

Your clients, Mr. Agent, want many things—homes, comfort, health, better cars. In a business way they want factories that pay profits, stores that sell goods, stocks that satisfy *their* customers. And all these things they want *permanently*. Beyond anything else, they want that dream of every man: *security*.

They don't want insurance for its own sake. They will buy insurance because it guarantees the permanence, the security of these other things.

To all the world insurance has come to mean that one thing: security. When you interview clients, don't talk insurance, talk security. Your clients look to you as the vendor of that greatest gift of all.

To satisfy your clients, to set your own mind at rest, to be sure that when you sell this security against disaster you will give full weight and honest measure, deliver the policies of one of these companies.

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LONDON ASSURANCE

The
MANHATTAN
Fire & Marine Insurance Company

The
UNION FIRE,
Accident & General Insurance Company

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NEW YORK

THE NATIONAL UNDERWRITER

Published every Thursday

By THE NATIONAL UNDERWRITER COMPANY, Chicago, Cincinnati and New York
 PUBLICATION OFFICE, A-1946 Insurance Exchange, CHICAGO, Telephone Wabash 2704
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 HOWARD J. BURRIDGE, Vice-Pres.-Gen. Mgr.
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Subscription Price \$4.00 a year; in Canada, \$6.50 a year. Single Copies 20 cents. In Combination with Life Insurance Edition, \$5.50 a year; Canada, \$10.50. Entered as Second-class Matter April 25, 1931, at Post Office at Chicago, Ill., Under Act, March 3, 1879.

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PERSONAL SIDE OF BUSINESS

E. P. Doyle, resident adjuster of the Underwriters Adjusting at Green Bay, Wis., following his resignation will spend some 60 or 90 days in northern Wisconsin and then expects to go to his old home in Texas. He is succeeded by N. S. Woodward.

Charles Carroll, adjuster at the Cleveland office of the Western Adjustment, who sustained a severe injury about a month ago in falling down the cellar stairs at his new residence, has returned home from the hospital and now is recovering in good shape.

B. L. Hewitt of Lansing, Mich., western manager of the Boston and Old Colony, went to Winona, Minn., last week to see W. A. Baumann of Baumann & Gordon, Minnesota general agents, who has been confined to a hospital there for three weeks or so. Mr. Baumann went east and his neck became infected. It developed into a very serious condition and he is still laid up.

Harold V. Smith, vice-president of the Home of New York group, accompanied by his family, has been in Augusta, Ga., attending the masters' golf tournament, in which Bobby Jones defended his title.

Mrs. Effie D. Walker, widow of C. A. Keith, former Wisconsin state agent of the National of Hartford, died at her home in Redlands, Cal. She was the mother of Mrs. Ray E. Hiscox whose husband is a member of Soevig & Hiscox, Milwaukee agency.

On the 40th anniversary of the P. K. Morrison & Co. agency, Muncie, Ind., its founder, P. K. Morrison, was honored at a dinner. Mr. Morrison remains president of the company.

Richard Monahan, general superintendent of the Schedule Rating Office of New Jersey, died at his home in West Orange, N. J., after an illness of more than seven months. He was well known throughout the east and was a regular attendant at meetings of the fire insurance organizations.

He started his insurance career with the old Newark Fire Exchange, which was the rating organization in the old days. When the Schedule Rating Office was formed, he joined it as a rater. He was later made assistant superintendent of the rating and inspection department, then superintendent of that department and finally general superintendent.

F. J. DeCelles, business efficiency expert and an instructor on a teaching fellowship working for a doctor's degree in Boston College law school, who has been nominated by Governor Curley for insurance commissioner of Massachusetts, is 36 years old and a native of that state. He graduated from Boston college with the class of 1921 as valedictorian, later taking his master's degree there and his law degree at the Suffolk law school in Boston. He has been in charge of the courses in public speaking, legislative procedure and parliamentary law, and registrar of the pre-legal division of the Boston College law school.

For a time he worked in the foreign exchange department of Lee, Higginson & Co., and later was engaged in business reorganization work, in the latter capacity being employed by the Liberty Mutual and Employers Liability, as well as other Boston corporate interests.

McKay Reed, who has been appointed insurance commissioner of Kentucky to succeed G. B. Senff, has been in partnership with his brother, Stanley Reed, as general agent for the John Hancock Mutual Life in Louisville. Before that he was connected with the old

Inter-Southern Life. He is a native of Pennsylvania, but was brought up in Louisville. He has been most active in the Democratic party.

G. B. Senff, retiring commissioner, will remain with the Kentucky department as chief deputy. His salary will be \$600 more as deputy than he drew as insurance commissioner under the old law. The insurance commissioner heretofore has been paid \$3,600 and now he will draw \$5,000 and the chief deputy will get \$4,200. The insurance commissioner's office and that of the department of fire prevention have now been consolidated.

M. Q. Brown, special agent of the Virginia rating bureau with headquarters at Tappahannock, was stricken last week with appendicitis and was rushed to a Richmond hospital for an emergency operation. He hopes to be back in the field in a week or so.

Mrs. Mary A. Fairchild, chief clerk of the Nebraska insurance department, who has represented that state several times at meetings of the National Convention of Insurance Commissioners, was severely injured when the car in which she was riding overturned on the way to Omaha. She sustained several painful cuts and many bruises, but x-rays disclosed no fractures.

Fred E. Brake, special agent Aetna Fire, Des Moines, and president of the Iowa Fire Prevention Association, is reported improved at a Waterloo, Ia., hospital where he was taken seriously ill April 6.

D. J. Coleman, 37, assistant secretary of the Northwestern Mutual Fire of Seattle, died at a hospital there after a brief illness. He was born in Great Barrington, Mass., and went to Seattle in 1909.

J. C. McKown, secretary of the St. Paul Fire & Marine, has returned from a three weeks' trip to California. H. T. Drake, Jr., also a secretary, has just returned from a trip through Central America.

Carl McC. Spenser, 73, deputy insurance commissioner of Vermont, died in a Montpelier hospital. He was a native of New England but as a young man went to Des Moines and lived in Iowa 35 years before returning east a few years ago. He became chief examiner of the Iowa insurance department, and was one of the organizers of the Iowa National, becoming secretary and later vice-president.

Frank Yetka, the new insurance commissioner of Minnesota, is one of the celebrated amateur horticulturists in his state. At his home in Cloquet, where he has an acre of ground, he has specialized on the growing of fruit and other trees. He has paid particular attention to the cultivation of plum and crabapple trees. He has been successful in introducing a black walnut tree from Ohio, which he has succeeded in growing. He has attempted to add a number of species of trees that are somewhat unusual. He is a student of horticulture and with his three children and wife he spends much of his spare time in his yard. Mr. Yetka, while taking his new position at St. Paul, may decide to continue his residence in Cloquet and return home over week ends.

H. A. Houghton, Iowa state agent of the Firemen's of Newark, and Mrs. Houghton were struck by an automobile Saturday evening while walking in their home city of Boone, Ia. Mrs. Houghton was instantly killed and Mr. Houghton was painfully, but not seriously injured. Mr. Houghton is one of the Iowa veterans and recently completed 25 years in the service of the Firemen's.

Accident-Health Week, Aid to Agents

THE first observance next week, April 15-20, of National Accident and Health Insurance Week, offers an unprecedented opportunity for agents to increase their premium volume and consequently their commission earnings on that line of insurance. For the first time in the history of the business, all classes of companies writing that line are working together for a common end—to make the biggest week ever recorded in the production of accident and health business. The company organizations, individual companies and insurance men, accident and health clubs and many general agencies have done notable work in publicizing the week and in giving added stimulus to a special effort on the part of agents and brokers.

As has often been pointed out, the fact that more men are concentrating their attention on this particular line does not mean that business will be harder to write. The general awakening of interest on the part of the public, through calling the attention of men who are not now insured to the necessity for protecting their income and the possibilities of income insurance, will mean more business for every agent

who makes a sincere effort to take advantage of the opportunities thus offered.

Every agent who is representing a company writing accident and health insurance has a chance to capitalize on National Accident and Health Insurance Week, and those who are not especially active in this line should consider its possibilities. The material that is now being sent out by the companies and organizations which are aiding in the promotion of the movement will afford many sales arguments and reasons why the agent should sell this particular line of insurance, especially this coming week.

With a steadily increasing premium volume, the lowered loss ratio and a better feeling generally among accident and health insurance men, it is felt that the time is particularly propitious for such a campaign and that the widespread publicity which has been given to accident and health insurance and the subject of income protection as a result of this concerted effort is bound to have a favorable effect in reducing sales resistance and in bringing accident and health production to a record figure next week.

Williams' Death a Real Loss

THE death of Vice-president ROBERT H. WILLIAMS of the TRAVELERS FIRE means not only a loss to his own business family but to the fraternity at large. "BOB" WILLIAMS had a happy combination of mental and spiritual characteristics. He had the charm of the south, possessing a winning personality of warmth and glow. He was well grounded in underwriting knowledge. Fortunately for him he had an all-round experience, starting as a local agent, then going into the field and later filling various executive positions with the LIVERPOOL & LONDON & GLOBE at its United States office.

Mr. WILLIAMS thus was educated during his entire career in a progressive and resourceful underwriting school. That after all amounts to much in the achievements of a man. To have been associated with men who knew their sub-

ject, were practical and possessed keen, penetrating judgment develops one's natural characteristics along orderly processes. Mr. WILLIAMS had the genius of organization. He did not attempt to become dictatorial or do everything himself. He built a splendid staff of men at his home office and in the field and he delegated authority along the line. It is organization after all that counts so much. The one man companies suffer the consequences. The dynamo and the driving force back of the TRAVELERS FIRE was "BOB" WILLIAMS. But he could not have accomplished what he did unless he had about him able, loyal and capable lieutenants.

"First class agents sell first class business to first class people."—W. B. Vennard.

WOULD YOU—

Be interested in a company, or companies, that
could offer—

Undoubted financial strength,

Complete line of coverages,

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And—sure-fire selling material?

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Charles F. Williams, *President*

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William C. Safford, *General Manager*

FIRE INSURANCE NEWS BY STATES

MIDDLE WESTERN STATES

Solons Report on Department

Irregularities in Nebraska Insurance Supervision Due to Lack of Funds and Personnel

LINCOLN, NEB., April 10.—The house committee named to investigate the Nebraska insurance department has reported that due to a lack of sufficient technical help there have been many irregularities in the conduct of the department over a period of years, but that none of these constitute either misfeasance or malfeasance in office on the part of anyone in charge. It finds that the state laws require the performance of a number of things, including field and other investigations and examinations of reports, companies and proposals, but that the appropriations made by the legislature have been grossly inadequate. For that reason the department has not compared favorably with departments of insurance in other states.

Second Largest in State

The committee finds that insurance is the second largest industry in the state, employing in excess of 50,000 persons. The department is expected to supervise 656 companies, in which Nebraskans hold 2,000,000 policies, of which number 813,824 are life.

The \$1,650,000 income from insurance taxes and license fees is greater than from any other source except the gasoline tax, most of which is taken from the insurance department and used to pay other expenses of the state. In order to end the undesirable condition of lack of sufficient and adequate personnel, the committee recommends the enactment of two bills that were introduced in the senate and which provide for additional and higher fees from companies, as these would yield the revenue necessary to properly conduct examinations and investigations. The committee finds that there have been many issues of so-called investment bonds sold in connection with insurance that have little to commend them besides their name. It recommends that the insurance director be given additional powers sufficient to enable him to suppress the issuance of such contracts.

Fire Waste Contest Is

Assailed in Grand Rapids

An attack on the national fire waste contest system has been made by Fred P. Higgins, assistant city fire marshal of Grand Rapids, Mich. Apparently he was inspired because of resistance to the attempts of the city commission of Grand Rapids to obtain lower fire insurance rates based on the low loss ratio for the past few years, and also by the suggestion that Grand Rapids stay out of the fire waste contest next year because it has been a consistent winner of awards in the last ten years.

"I'm going to tell the local association of commerce," Mr. Higgins stated, "that the contest as it is now conducted is a racket, the purpose of which is to save money for the insurance companies by reducing fire loss and it is not designed primarily to recognize meritorious fire prevention work of the city."

He voiced belief Grand Rapids was penalized in the 1934 contest and given only third ranking in its class because city officials had sought a reduction in fire rates.

Providence, R. I., the grand prize winner this year, Higgins said, has no record of consistent fire prevention results comparable with that of Grand Rapids.

Missouri Code Nearly Killed

Motion to Defeat Loses by Bare Margin — An Orphan Measure, It Has Little Chance

An effort to kill the proposed Missouri insurance code in the senate failed only by a narrow margin. The motion was defeated by a vote of 19 to 15. The effort against the bill came when Senator Barbour of Springfield proposed by amendment to strike out everything after the enacting clause. Barbour complained that the code bill was tying up the legislature in the final days and was delaying consideration of the sales tax and emergency measures.

Many of the senators said they had no idea what was in the bill and they complained that it contains too many changes to comprehend.

Amendment after amendment have been put over by those opposed to the bill. It has been more or less of an orphan since reaching the floor of the senate. Concern about it has been expressed by both Senator McDowell of Charleston, its sponsor, and Senator Clark, the administration's floor leader.

Some of the strongest opponents have prepared a new series of amendments that they hope will finally put the bill on the ice.

Urges That Realtors Take Insurance More Seriously

A. B. Smillie, Indiana manager of the Travelers Fire, addressed the Indianapolis Real Estate Board on "What the Realtor Should Know About Insurance." He remarked on the fact that those who deal in real estate know the importance of contracts relating to real estate titles and are very careful to see that deeds and abstracts are correctly drawn and that they are kept in safe places. When it comes to fire insurance contracts, many treat such documents much as matters of form and with indifference as to what is covered and how. It is commonly assumed that the policy is all right and will do what it is expected to do when the contingency involved happens. It transpires, however, now and then that a fire or other property loss reveals costly discrepancies between the policy contract and the property it was intended to cover. Insurance policies should be taken seriously, he said. He also urged that the service which fire companies are ready to extend in solving insurance problems be used.

Attorneys' Representation of Surety Companies Hit

OSHKOSH, WIS., April 10.—At an intersectional meeting of insurance agents of this city and vicinity, sponsored by the Oshkosh Insurance Underwriters Association, a resolution was adopted unanimously opposing the appointment of attorneys as representatives of surety companies. This move is expected to develop into a state and national movement and was proposed by the Oshkosh board as a retaliatory measure against the Winnebago County Bar Association for asserting that insurance agents who adjust claims are intruding on the legal profession. The resolution was adopted also by delegates representing local boards at Fond du Lac and Neenah-Menasha.

Principal speakers at the dinner meeting were W. B. Calhoun, Milwaukee, president Wisconsin Association of In-

surance Agents, and J. G. Grundle, secretary-treasurer. They reported on the recent mid-year meeting of the National association at Miami, and stressed the importance of organizing local boards and affiliating with the state and National associations.

The Home Owners Loan Corporation, Mr. Calhoun said, has cooperated with local agents by requiring borrowers to carry their own insurance, while expired insurance not renewed by local agents is renewed directly by the HOLC at a reduced commission. As part of the service rendered to the insurance public, he urged fire prevention and safety movements locally.

About 75 agents from Stevens Point, Neenah-Menasha, Fond du Lac, Rosendale and Oshkosh attended. Mrs. Myrtle B. West, president of the Oshkosh board presided.

North Dakota Federation's Annual Meeting June 21-23

FARGO, N. D., April 10.—The executive committee of the North Dakota Insurance Federation at a meeting here set June 21-23 as dates for the annual meeting of the federation. The session will be held at one of the Minnesota lake resorts.

Special effort will be made to encourage attendance of agents and special agents from the western part of the state. Fargo agents and special agents will care for transportation from Fargo to the lakes. The general arrangements committee consists of C. A. Dawson, chairman, C. H. Warner, H. A. Presler and Carl Bye, Fargo.

J. F. Nichols of Oakes is chairman of the executive committee. Other members are O. J. Trimble, Devils Lake; M. E. Biggs, New Rockford; R. J. Dobler, Minot; P. W. Wilder, Grand Forks; A. W. Cray, Fargo, and Mr. Dawson.

Would Cut Rural Fire Loss

DES MOINES, April 10.—Organization of 4-H clubs to aid in rural fire prevention will cut the state's annual fire costs \$500,000 State Fire Marshal Strohm believes. About half of the Iowa fire loss is rural. Marshal Strohm is a member of the agricultural committee of the National Fire Waste Council.

Detroit Values Rising

Property values appear to be increasing at Detroit. The automobile activity has put money in circulation and families that were crowded together are again able to maintain separate homes. There is in fact an acute shortage in low priced renting properties. There is even some new construction in certain subdivisions. Considerable property is being sold. While the prices are far below the boom level, residence property is well past the stage where it could hardly be given away. Fire insurance companies that have been disturbed about values are feeling easier.

Cleveland Board's Frolic

CLEVELAND, April 10.—The Insurance Board of Cleveland will hold an old fashioned minstrel show and dinner May 4. Local talent will make up the entertainment program. C. B. Hawkins is chairman of the committee in charge.

Study Indiana Cover

INDIANAPOLIS, April 10.—Some thought is being given by Indiana legislators as to the advisability of the state carrying its own insurance on public buildings, not only purely state institutions, but all buildings owned by governmental agencies in the state. A special session will be held during the

late summer at which special legislation will be enacted. An insurance subcommittee now at work has decided to ask the state insurance department to make a survey before any attempt is made to write a bill providing for state insurance. The survey will reveal how much fire, windstorm, liability and surety insurance is carried by the various units of government in the state; the cost, and the advisability of the state forming its own organization to carry such insurance.

Plan Columbus Trade Tour

E. P. Tice of Tice & Jeffers, managers Midland Mutual Life, and S. E. Hanawalt of the Mill Mutuals have been named members of a committee of the manufacturers and wholesalers division of the Columbus, O., Chamber of Commerce, to handle the reservations for the trade tour to be taken by the organization this spring, covering southeastern Ohio, part of Kentucky and a section of West Virginia.

Michigan Cancellation Decision

DETROIT, April 10.—The Michigan branch of the Western Adjustment has warned Michigan agents to guard against a contingency raised by a decision of the Michigan supreme court, which reads in part: "Notice of cancellation, if given by mail, must be received before loss by the party entitled thereto, or by his agent authorized to receive same, otherwise there is no cancellation, even though a by-law provides for service of the notice personally or by registered mail."

Plan Upper Peninsula Meeting

DETROIT, April 10.—The Michigan Association of Insurance Agents is planning for a regional meeting at Blaney Park in June or July, which will be attended by the entire governing committee of the association. Upper Peninsula agents have complained that they have too little contact with the officers and governing committee, hence the decision of officers to attend en masse. J. P. Old, Sault Ste. Marie, member of the governing committee for the district, will take an active part in the meeting.

Hotchin Hotel Course Speaker

E. O. Hotchin of Lansing, chief engineer of the Millers Mutual Fire of Alton, Ill., will address the annual short course in hotel operation given by the Michigan Hotel Association and Michigan State College at the college April 13 on "Reducing Insurance Costs."

Uhler With C. F. Crist

Edward J. Uhler has become associated with the general agency of C. F. Crist & Co., Kansas City, Mo., which operates in Missouri, Kansas and Oklahoma. Mr. Uhler started in Philadelphia with the Indemnity of North America. He was later transferred to the Chicago service office where he remained until the formation of the Alliance Casualty. He was then given the responsibility of building an agency plant in the middle west. He later entered the general agency business in Kansas City.

Renew School, County Lines

WICHITA, April 10.—Paul C. Yankey, president Wichita Insurors, announces that the board has renewed the fire and tornado coverage on both the Wichita schools and the Sedgwick county properties. Both are written under blanket form with 90 percent coinsurance and for five-year terms, and have been handled by the Wichita board for some 12 years. Each agency writes its allotment in one five-year policy for the combined coverage, which has reduced the number of policies some 75 percent.

LOYALTY GROUP

FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY

ORGANIZED 1855

80 YEARS IN BUSINESS

Surplus to Policyholders, Dec. 31, 1934, \$16,006,502.99

(Securities at Market Value)

THE GIRARD FIRE & MARINE INSURANCE CO.

Organized 1853

Surplus to Policyholders Dec. 31, 1934

\$2,087,058.35*Securities at Market Value***82 YEARS IN BUSINESS**

THE MECHANICS INSURANCE COMPANY OF PHILADELPHIA

Organized 1854

Surplus to Policyholders Dec. 31, 1934

\$935,329.77*Securities at Market Value***81 YEARS IN BUSINESS**

NATIONAL-BEN FRANKLIN FIRE INSURANCE CO. OF PITTSBURGH, PA.

Organized 1866

Surplus to Policyholders Dec. 31, 1934

\$1,932,062.99*Securities at Market Value***69 YEARS IN BUSINESS**

THE METROPOLITAN CASUALTY INSURANCE CO. OF NEW YORK

Organized 1874

Surplus to Policyholders Dec. 31, 1934

\$1,796,718.88*Securities at Market Value***61 YEARS IN BUSINESS**

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Tornado—Windstorm
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Explosion
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Earthquake
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Personal Accident
Health
Group Disability
Plate Glass
Burglary, Theft and Larceny
Hold-up—Robbery
Blanket Residence
Public Liability—All Lines
Automobile—All Lines
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Fidelity Bonds
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GROUP LOSSES PAID

Over

Four Hundred Million

\$429,842,318.00

MILWAUKEE MECHANICS' INSURANCE COMPANY

Organized 1852

Surplus to Policyholders Dec. 31, 1934

\$5,005,480.77*Securities at Market Value***83 YEARS IN BUSINESS**

SUPERIOR FIRE INSURANCE COMPANY

Organized 1871

Surplus to Policyholders Dec. 31, 1934

\$2,081,259.40*Securities at Market Value***64 YEARS IN BUSINESS**

THE CONCORDIA FIRE INSURANCE COMPANY OF MILWAUKEE

Organized 1870

Surplus to Policyholders Dec. 31, 1934

\$2,243,727.39*Securities at Market Value***65 YEARS IN BUSINESS**

COMMERCIAL CASUALTY INSURANCE CO.

Organized 1909

Surplus to Policyholders Dec. 31, 1934

\$2,022,134.99*Securities at Market Value***26 YEARS IN BUSINESS**

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Pittsburgh, Pa.

"The success of any endeavor in business life is dependent upon the complete cooperation of everyone with his associates * * * * *

—W. J. O'Mally

A
Good
Agency
Company

Through cooperation in complying with recommendations offered by the Kansas Inspection Bureau, the average rate on the schools has been reduced over 50 percent since the line was first taken over by the board. The fire record on both lines has been excellent.

Egyptian Firemen's Meeting

R. E. Vernor, manager fire prevention department Western Actuarial Bureau of Chicago, addressed a luncheon meeting of the Egyptian Fire Fighters Association at East St. Louis Wednesday of this week. R. A. Lumpkin of Mattoon, president of the Illinois Telephone Company, told about the "Telephone as an important feature in the fire service."

Report on Mid-Year Meeting

WICHITA, April 10.—Duane T. Stover, Kansas national councillor, gave an informal report on the mid-year meeting of the National Association of Insurance Agents at the regular meeting of the Wichita Insurers. A formal report will be given by Frank T. Priest of Dulane, Johnston & Priest, National association executive committeeman, at an early meeting. Byron Chappell, chairman of the educational committee, outlined further plans for the educational campaign of the Wichita Insurers and announced that C. K. Foote will conduct the next program.

New Kansas Hail Rates

New hail rates on growing crops for Kansas have been filed by the Kansas Inspection Bureau. The state is divided into ten districts with rates varying from 3 to 12 percent. Reductions may be applied for the use of the 10 percent or 20 percent deductible clause, the 25 percent loss clause—minimum for season, or the 25 percent accumulative-deductible clause, which is a new filing. The 10 percent deductible clause has previously been mandatory in the 12 percent area but is now optional. Other features of the schedule remain unchanged.

Show Aetna Casualty Film

FARGO, N. D., April 10.—The Aetna Casualty film, "Saving Seconds," was shown at a meeting of the Insurance Agents Association of Fargo. In charge were Earl Dean, superintendent of the agency department in the Minneapolis office of the Aetna Casualty, and Fred C. Thompson, special agent. About 25 attended.

Farmers of York Appoints

INDIANAPOLIS, April 10.—The W. P. Ray & Co. agency of Indianapolis has been given supervising agency of the Farmers of York for Indiana. This does not affect the present agency plant of the company in the state of which George E. Redfield and Fred N. Re Qua of Chicago are general agents.

Miss Tuthill Resigns

Donnah Tuthill, for the past seven years secretary to George Brown, Detroit, executive secretary of the Michigan Association of Insurance Agents, has resigned effective May 1.

Jenson Michigan Engineer

R. P. Jenson has been appointed production engineer for the Royal-Liverpool fleet in Michigan, working out of the Detroit office. He has been in the engineering department at the United States head office in New York the past year and prior to that was engineer for Fred S. James & Co. in Chicago.

Report Lloyds Has Line

Much interest is being taken in how the Cincinnati Fine Arts Institute line is handled since the marine contract was canceled early in March, at the renewal date, in accordance with the order of the insurance department that the rate had to be constructed on the basis of the applicable fire insurance tariff.

The report is generally circulating

that this business went to London Lloyds. The chances are that either Lloyds has the business or the institute has gone on a self-insurance basis. The directors of the museum have said that they had a certain amount of money to spend for insurance and no more; that if they couldn't get what they wanted for that price they would assume their own risk.

May Lose Iowa Premiums

DES MOINES, IA., April 10.—Unless the Iowa legislature appropriates \$6,908 on recommendation of its claims committees, nearly 100 agencies will be out that much money on risks written on stock and equipment of state liquor stores. The state comptroller has refused payment of the premiums, on the advice of the attorney general that the commission is an arm of the state, like the state board of education, and therefore unauthorized to carry insurance privately, since the state stands its own losses. The state has no funds with which to pay insurance claims.

Report on Logansport, Ind.

In the Indiana Fire Prevention Association's inspection of Logansport 67 field men participated, with excellent cooperation from local agents and citizens. Risks inspected totaled 352, 83.5

percent being found defective, and 1,040 recommendations were made. "Smoky" Rogers addressed the school children and the luncheon meeting.

New Rate Books Published

New rate books for the following towns were published during March by the Illinois Inspection Bureau: Albers, Armington, Auburn, Chatham, Diverson, Georgetown, Girard, Hagaman, Havana, Leaf River, Manito, Morrison, Pawnee, Rapatee, Richmond, Shirley, South Pekin, Stillman Valley, Virden, Walton.

Case Finally Disposed

The litigation surrounding the loss to the Leader Manufacturing Corporation plant of LaPorte, Ind., has been finally settled, favorably to the companies. No appeal will be taken. Attorneys Meyers & Snerly of Chicago represented the companies.

Middle West Notes

The Pilgrim & Frauman agency, Indianapolis, has been incorporated by N. W. Pilgrim, F. G. Frauman and Helen Frauman.

Two Iowa agents, William Peterson of Red Oak and L. F. Miller of Brayton, have been honored by the American of Newark for having served the company over a quarter century.

IN THE SOUTHERN STATES

S. E. U. A. Offer Is Accepted

Reported That 24 Mutuals Have Subscribed to Rating and Stamping Office Service

ATLANTA, April 10.—Twenty-four mutual companies have already subscribed to the rating and stamping office service of the Southeastern Underwriters Association. At its February meeting, the S. E. U. A. decided to sell this service and also forms, to mutual companies operating in the territory. The assessment to be paid by the mutual companies is 75 percent of the rate of assessment on member companies with an added 5 cents per \$100 premiums for forms. The subscribing mutual companies will undoubtedly conform to the S. E. U. A. rates, since it is the practice of the leading mutuals to conform to the bureau rates, when they are available.

Following is the list of mutual companies that have subscribed:

Atlantic Mutual, Savannah, Ga.; Berkshire Mutual, Carolina Mutual, Central Manufacturers Mutual, Fitchburg Mutual, Grain Dealers National Mutual, Hardware Mutual, Charlotte, N. C.; Hardware Mutual, Minnesota; Hardware Dealers Mutual, Stevens Point, Wis.; Indiana Lumbermen's Mutual, Lumber Mutual, Boston; Lumbermen's Mutual, Mansfield, O.; Mill Owners Mutual, Des Moines; Millers Mutual, Alton, Ill.; Millers Mutual, Harrisburg, Pa.; Minnesota Implement Mutual, Owatonna, Minn.; National Retailers Mutual, Northwestern Mutual, Seattle; Ohio Underwriters Mutual, Pennsylvania Lumbermen's Mutual, State Mutual, Miami; United Mutual, Boston; Western Millers Mutual, Kansas City; Western Underwriters Mutual, Kansas City.

Threats of 50% Rate Cut Seen as Forcing Texas Move

NEW YORK, April 10.—Decision of the General of Seattle to withdraw its five-year extended payment plan in Texas, it is understood here, was impelled largely through the threat of a number of strong orthodox companies to file schedules reducing existing rates in the state 50 percent unless this was done. The established companies declared they would not tolerate seeing

business which they had spent years in building up, being wiped off their books, and were prepared to go the limit in enforcing their position. Appreciating that a rate war would bring the ire of the agency fraternity upon them, the general agents of the General concluded to abandon the five year program, conditioned upon being authorized to continue policies in force to expiration.

Pickens With Cook Agency

E. M. Pickens, who has been for several years Oklahoma representative of Gross R. Scruggs Co. of Dallas, has resigned to become special agent for the L. H. D. Cook Co., general agents, with offices in Midwest building, Oklahoma City.

Big Texas Oil Fire

Fire at the Magnolia Refinery of the Socony Vacuum Oil Company at Beaumont, Tex., last week is estimated to have caused a loss of from \$100,000 to \$360,000. An accurate determination could not be made until the embers had cooled. Whatever insurance loss there is in this fire will probably fall on London Lloyds. The Standard Oil Company of New York is a self-insurer and probably has an excess cover with Lloyds. The fire started when a cracked flange near the base of one tank let a stream of oil escape.

Virginia 1934 Experience Given

Figures compiled by the Virginia department show that net fire loss of companies operating in that state in 1934 was \$3,258,264 or \$372,315 less than in 1933. Net premiums of stock companies last year were \$9,042,080, compared with \$8,247,583 in 1933. Net premiums of mutuals in 1934 were \$935,553 compared with \$838,465 in 1933, while those of reciprocals in 1934 were \$162,405 compared with \$154,461.

Pearl in 18 Agencies

DALLAS, April 10.—The Pearl has now been planted in 18 of the 19 Texas agencies to whose representation the company announced it would limit its operations when it named T. A. Manning & Sons of Dallas as managers for the state. Seay & Hall of Dallas was the first agency appointment. Others are: T. V. Smelker & Co., Beaumont; Howerton, Queen & Terry, Corpus Christi; C. L. Dexter & Co., Dallas;

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• The Insurance law firms whose professional cards are shown on this and the succeeding pages have been selected after careful investigation. They have the recommendation and endorsement of The National Underwriter.

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Fries, San Antonio; R. L. Hall, Sherman; Frank Hare, Sherman, and Fullington-Mason Co., Wichita Falls.

Voters Approve Extension

At the recent general election, three new areas on the east side of Oklahoma City were added to the oil drilling zone. Two of the zones are in the extreme

northeastern part of the city, extending within a few blocks of the capitol while the third area embraces about 300 acres in the western limits of the oil development zone located in a thickly populated residence, school and business district. Those opposed to extension have asked the supreme court to take original jurisdiction and issue a restraining order against drilling in the newly added zone.

The state legislature has started a movement to prevent drilling in the immediate vicinity of several of the state institutions.

F. E. McLeod Is Advanced

F. E. McLeod has been appointed general agent in the southern department of the North America. He was

connected with the southern department of the company at Atlanta for several years and has continued in that connection since the department was removed to the home office.

Ahern on Agency Tour

W. J. Ahern, vice-president in charge of claims of the Great American, who is on a tour of the agencies of the middle west, southwest and southeast, visited agencies in Texas last week and will return to the home office April 20.

Praise Arkansas Bureau's Work

LITTLE ROCK, ARK., April 10.—The Arkansas supervisory committee at its annual meeting here checked the activities of the Arkansas Fire Prevention Bureau the past year and praised the work accomplished by G. F. Baker of Little Rock, its manager.

S. Y. Tupper of Atlanta, southern manager of the Royal group, presided at the meeting. The 50 percent pro rata reduction form was approved.

Arnall, Smith, Alabama Speakers

BIRMINGHAM, ALA., April 10.—H. C. Arnall of Newnan, Ga., president Georgia Association of Insurance Agents and Sidney O. Smith, Gainesville, Ga., member executive committee National Association of Insurance agents, will be two of the speakers at the annual convention of the Alabama association in Mobile, May 9-10. Mr. Arnall is also chairman of the Southern Agents Conference.

The program, which is now being arranged, will also include addresses by

Frank N. Julian, Alabama superintendent, and one or two other speakers yet to be selected. Sessions will be held at the Battle House. Entertainment features will include a banquet, a buffet luncheon as guests of Bankers Fire & Marine of Birmingham, and a boat ride on Mobile Bay.

Southern Notes

Choice McClure, formerly assistant manager of the J. C. Penney Co. store

at McKinney, Tex., has been made assistant manager of the A. M. Scott & Co. agency there.

The S. C. Price agency, Greenville, Tex., has been purchased by Massay, Wise & Cantrell.

The Henderson Brothers agency has been organized at Wellington, Tex., by William and Jack Henderson.

E. T. DeJarnette of DeJarnette & Paul, Richmond agents, is a candidate for reelection to the Virginia legislature. At the last session he served on the committee on insurance and banking as well as other important committees.

PACIFIC COAST AND MOUNTAIN

Seek Public Projects Cover

San Francisco Brokers Association Formed to Obviate Objections to Exchange Handling Business

SAN FRANCISCO, April 10.—In order that they might legally handle insurance on public properties and projects, 300 members of the Insurance Brokers Exchange of San Francisco have incorporated the San Francisco Brokers Association, a non-profit affiliate of the exchange.

The new body is the result of activity the past few years of the exchange's public insurance developments committee, which has contended for the handling of public insurance in behalf of the exchange. At the same time some of the exchange members have opposed such interest and activity and, it is reported, aided other opponents in bringing about a condition that finally resulted in notification that the exchange could not engage in the insurance business.

The San Francisco Brokers Association, however, as a corporation, will apply for a broker's license and will then actively go after the insurance on all public projects.

It is reported the principal dispute came over the building of the two great bridges now under construction. The brokers' committee went after the business but claims it was defeated by political patronage. Working thereafter to throw politics out of the business, they determined to operate similar to the plan that has been successful for several years in Oakland, where all agents, members of the local association, participated and where the city itself received greatly improved service. The leaders in the movement in San Francisco are J. B. Hauer, chairman public insurance developments committee; R. B. Dempster, R. D. Foster, Stephen Malatesta, president of the exchange; H. A. W. Dinning, R. E. Myers, Fred Hansen and George Marks, and Harry R. Schroeter of Oakland, former president of the California Association of Insurance Agents. They are to serve as directors of the new corporation. Opposing members of the exchange are circulating a petition to nullify the action.

Discuss Oregon Rate Situation

PORTLAND, ORE., April 10.—Representatives of the Insurance Exchange of Portland and the Oregon Insurance Agents Association met with Clifford Conly, chairman of the Oregon conference committee, for a general discussion of the rate situation in Oregon.

Representing the state association were President Merrill Ohling, Salem; Claude Nasburg and Paul Landry, Marshfield; O. B. Lipscomb, H. C. Pownall, Sam Fries and John Sturm, Portland.

Portland Exchange representatives included President George Haerle, J. D. Nielan, Bert Richards, Addison Knapp and Fred Burgard.

Question Constitutionality

SALT LAKE CITY, April 10.—Since the signing of the new 2½ percent insurance premium tax bill by Governor Blood, the question of its

constitutionality has been raised. It is charged that the measure violates the income tax provision of the Utah constitution. Attorney General Joseph Chez says: "The tax on insurance premiums is more of a franchise or privilege tax than an income tax." He contended it is not unconstitutional. It is not certain whether or not the bill will be contested in court.

Regulate Los Angeles Adjusters

LOS ANGELES, April 10.—Under an ordinance enacted by the city council, effective April 19, any person desiring to adjust fire losses in the city, either for an insurance company or for the public, will have to apply for a license at a fee of \$15 for the first year and \$5 thereafter. He must show he has not been convicted of any criminal charge and present five character letters from business friends other than those with whom he has been associated. The original stipulation for \$5,000 surety bond was omitted from the ordinance as passed. Enforcement of the new ordinance will be supervised by the Los Angeles board of fire commissioners. Roland Spring, secretary of the board, estimates that approximately 70 adjusters will be affected.

Denison Visits Coast Agencies

A. L. Denison, general manager Canadian Fire, Winnipeg, is visiting all Pacific Coast agencies, including those in Seattle, San Francisco and Los Angeles.

Expect Tax Bill's Defeat

SAN FRANCISCO, April 10.—The general opinion seems to prevail here that the proposal now before the California legislature to increase the gross premiums tax from 2.6 percent to 4 percent will meet with defeat. Insurance interests have rallied hundreds of policyholders throughout the state to combat the measure and support was won from several hundred newspapers which have pointed out the inequality of the plan when compared to taxes levied upon other types of business and the workings of retaliatory laws.

Several compromises suggesting the rate be set at 3 percent have been presented but the life underwriters particularly have persisted in their stand that the tax must remain as at present.

Higley on Pacific Coast

C. W. Higley, president of the Hanover, is visiting Selbach & Deans of San Francisco, Pacific Coast general agents for the company. He had previously spent several days in Los Angeles and vicinity.

Stress Fire, Accident Prevention

SAN FRANCISCO, April 10.—Fire prevention and accident prevention had a large part in the remarkable Merit Badge Exposition staged by the Boy Scouts of San Francisco and vicinity.

The Fireman's Fund sponsored a large and effective booth on traffic safety, which contained working traffic signals, a radio equipped police motorcycle and other similar devices. The Pacific National Fire, the Insurance Brokers Exchange, the David Scannell Club of the fire department joined hands in one large exhibit on firemanship. Insur-

ance Post 404 of the American Legion sponsors Scout Troop 404, which had charge of the firemanship booth.

Port Policies Renewed

The King County Insurance Association has again secured renewal of policies on the port of Seattle.

Globe & Rutgers in Oregon

The Globe & Rutgers has been licensed in Oregon. Edward Brown & Sons, San Francisco, are Pacific Coast general agents. The Portland service office is in charge of Special Agent Frank O. Vincent.

D. D. Schringour, Seattle adjuster, died in a hospital at Ketchikan, Alaska, after becoming seriously ill aboard the steamer Victoria.

Motor Insurance Events

Convertible Collision Policy

The so-called convertible collision policy for automobile insurance, where a certain percentage of the premium is paid by the assured when he takes the policy and then the remainder is remitted if a claim is made, has been carried to the extreme, as it is noted that one of the specialty companies is now writing a collision policy where only 10 percent is collected as the original premium and 90 percent if a claim is made.

Objectors to File Briefs

After hearing the protest of representatives of long-hauling motor transport companies to the proposed increase in both fire and casualty rates the Texas insurance commission granted attorneys for objectors an additional 15 days within which to file briefs. These will be due not later than April 12. Shortly thereafter, it is assumed, decision of the commissioners will be announced.

Bond on Western Trip

KANSAS CITY, MO., April 10.—W. C. Bond, superintendent of the automobile department of the Sun Underwriters, is making a check-up tour of the west. He is particularly interested in past storm losses. He visited the T. W. Garrett, Jr., general agency here.

London Fire Manager Fails to Find Pessimist in U. S.

Hugh Macnabb of London, fire manager of the Eagle, Star & British Dominions, who is winding up an extensive tour in this country on which he has been contacting the field men, reports that so far in this country he has not met anybody who is pessimistic about business conditions. A gathering was held in Chicago this week, attended by nearly all the company's field men in the central west. Mr. Macnabb at Chicago was joined by H. G. Casper, assistant U. S. manager, both of them addressing the gathering. The sessions were informal, concluding with a dinner. From Chicago, Messrs. Macnabb and Casper went to Louisville for a visit with the Kentucky general agency, and then were to proceed to the Western Underwriters Association meeting at White Sulphur Springs, W. Va.

Outcome of Map Row

Ownership of the fire underwriters' maps in use in Canada lies in the Underwriters Survey Bureau, which is the tariff organization. This is the decision of the exchequer court of Canada. The defendant was the Commercial Reproducing Company, which had printed and sold some of the maps to non-tariff offices. It was recently reported that the case was settled out of court.



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The National Underwriter

April 11, 1935

CASUALTY AND SURETY SECTION

Page Twenty-seven

Liability Manual Undergoes Change

Theaters Rated on Attendance Basis Instead of on Seating Capacity

REVISE ELEVATOR RATES

Primary Coverage Rates Are Generally Increased But Cost of Excess Limits Is Substantially Reduced

NEW YORK, April 10.—Important changes in the classification, rates and rules governing elevator, theater, product, residence, estate and farm public liability risks, as well as certain minor changes in other forms of public liability coverage, became effective the country over on Monday.

In advising of the revisions, the National Bureau of Casualty & Surety Underwriters points out that while the rate changes for standard limits call for increases in the main, substantial reductions have been made for excess coverages; thereby tending to minimize or to eliminate the increases so far as individual policyholders are concerned. This same procedure was followed two or three years ago in connection with automobile liability, causing a decrease in premiums to reinsurance companies of about 26 percent.

Theater Rating Change

Outstanding among the changes is that adopted for rating theater liability risks. The rates are measured by attendance instead of seating capacity.

Under the old system there was a difference as between those theaters that gave two performances a day and those that gave more, but this was not elastic enough and equity rating was extensively resorted to. Theater experience, especially in large cities, has been poor and the new setup is designed to produce more premium. However, the new method will produce a decrease for some theaters.

Information concerning theaters previously appearing in a special section of the liability manual, is now given in the division assigned owners, landlords and tenants risks.

The new elevator liability rates represent the first complete revision of the class in ten years. Both increases and decreases in rates are involved.

Office Buildings Cut

Among the more important changes in elevator rates throughout the greater New York area are reductions for office buildings, department stores, hotels, one story and sidewalk elevators. On the other hand, increases have been applied to department houses, private houses, garages, passenger escalators, and elevators in mercantile and certain other types of structures. Elsewhere in New York relatively few rate changes were found necessary.

(CONTINUED ON PAGE 34)

Model "O.D." Bill Names 30 Compensable Diseases

What seems like a model occupational disease act, modern enough for today's social ideas and fair to employers, has been introduced in the Illinois house by Representative F. W. Lewis. It is known as house bill No. 702. It represents the combined efforts of the Illinois Manufacturers Association, a considerable part of the labor interest, insurance men, and medical leaders in industrial hygiene. Peregrine & Bruegger, special council for the Illinois Manufacturers Association, put the measure into its present form.

The act names 30 diseases which shall be deemed to be occupational diseases, and they are compensable without regard to fault in the employer. The compensation provided in the bill is prescribed as the sole and exclusive compensation payable on account of such diseases. A common law right of action is set up for all other diseases growing or alleged to have grown out of the claimant's employment, but the recovery is especially limited to the sums that would be payable if the disease were compensable.

Summary of the Effect

The effect seems to be that the named diseases are conclusively presumed to have grown out of the employment and are compensable if the employment involves the hazard and the employee has been exposed to it within the time prescribed. Diseases not named may still give rise to a cause of action, and the question of whether the disease grew out of the occupation, through the fault of the employer, becomes a question of fact to be tried at common law, with the proviso that if the disease did grow out of the occupation the damages recovered shall be the same as the compensation for the named diseases, with a top limit of \$10,000 in case of death.

Separate insurance is required for the old accident compensation act and the new occupational disease benefits. The "O. D." insurance must include not only the specified benefits under the named diseases, but also the employer's liability under other claims for occupational diseases.

Some of the Details

Election by the employer is either by filing notice with the industrial commission or by purchasing insurance covering the benefits. When an employer comes under the act the employees are presumed to come under, unless they reject, within a certain time after legal notice. Once under the act an employer cannot withdraw.

Disability is defined as being incapacitated because of any of the occupational diseases specified, from performing normal labor in the last occupation in which the claimant was remuneratively employed; but disability must be actual and physical, and will not be construed merely from the danger to the claimant of further exposure to the hazard.

The right of rejection by employees is open only to those under employment when the act takes effect. Any contract of hiring made after the effective date of the act is conclusively presumed to in-

clude an acceptance by the employee of the occupational disease act, if the employer is under it.

The transition from the common law to the occupational disease act is effected by bringing under the act those cases where the last exposure has occurred prior to the effective date of the act, but in which the disablement occurs after the election by the employer. It would seem that "O. D." carriers will have to estimate, or determine in some way on inaugurating the insurance, the number of compensable cases in silicosis risks that are ready to break when benefits become available. Silicosis is believed to be the only disease on which accumulated exposure is serious.

The measure is humane in that it is to the interest of the employer to keep his employees at work and get them under the "O. D." act, instead of discharging them before the act takes effect. Yet there will be a question of accumulated exposure to be settled between the employer and the first carrier on many silicosis risks.

Many Claims Ready

Undoubtedly there are many employees in a physical condition to claim the "O. D." benefits as soon as they are available. They have kept on at work because they needed the money. Employers have kept them on either from benevolence or because discharge would probably send them into court with a common law claim for unlimited damages. Their claims for disability, probably total and permanent, may be expected soon after the law takes effect.

How can a premium be calculated to cover this accumulated loss liability? Much discussion took place on this point among the various interests, labor, carrier and employer, in the framing of the bill. While there is nothing explicit on the point the act does not prevent the carrier from requiring indemnity from the employer to cover old cases as part of the consideration for the policy. This is exactly what is contemplated by many who took part in drawing up the bill, both employers and carriers. Labor is indifferent, as the workman gets the benefit of the insurance. The employer loses nothing, or in fact gains, because he gets the cases under the "O. D." law instead of being exposed to common law verdicts.

Last Exposure Fixes Liability

Occupational diseases of course differ from occupational accidents in that there may be a long period of onset, with one or more changes of employment. In the Illinois bill the disability benefits fall upon the employer in whose employment the last exposure to the hazard took place. To bind him the disability or death must occur within one year of the last exposure, or in the case of silicosis or asbestosis, within three years of the last exposure.

Disability and death benefits are not directly stated but are established by reference to the compensation act, the benefits thus being identical. The possibility of double compensation, due to different diseases or different exposures,

(CONTINUED ON PAGE 36)

Are Near Accord on Medical Fees

Better Understanding Exists Between Casualty Underwriters and Physicians

VITAL FACTOR IN RATE

Increased Premium Scales in Many States, Higher Payrolls Improve Compensation Results

NEW YORK, April 10.—Companies writing workmen's compensation are beginning to feel the benefit of increased rates secured in a number of states in the last 12 months, and also are profiting to some extent from larger payrolls reported by many assured. Company officials note a falling off in claims ascribable to malingering, a trend that is reassuring.

At the height of the depression era malingering was so frequent as to cause serious anxiety to carriers because of the general feeling that compensation was being made to serve as "unemployment insurance" in addition to covering the hazards of accidental death and injury.

Better Understanding Exists

Since the creation of special committees by both the National Bureau of Casualty & Surety Underwriters and the National Council on Compensation Insurance to study the medical cost of compensation insurance, progress has been made in arriving at a better understanding between underwriters and the medical fraternity. In the course of time, it is anticipated, complete accord may be reached between the two closely related interests.

In earlier days considerable friction existed, underwriters holding they were being charged excessive fees by doctors and surgeons, while the latter felt insurance men were trying to squeeze them out of justly earned revenue.

As is usually true in such a situation, there was some justification for both viewpoints. A disposition on both sides to patch up differences has been displayed at recent sessions between underwriters and representative medical men in several states, and the movement seems destined to extend to every section of the country.

If this should develop, it would be possible to establish rate stability, which with steady upward swing of industrial activity might be expected to improve workmen's compensation insurance considerably and bring it back into favor with casualty underwriters.

Auto Loss Ratio Rising

The loss trend on automobile business continues upward, according to a number of casualty company managers, causing grave concern as the line contributes a heavy percent of the total premiums.

Minnesota Guaranty Fund Bill Signed by Governor

POST MORTEM ARRANGEMENT

Assessment Not to Be Levied Until
Compensation Writer Fails—Wisconsin Bill to Be Offered

ST. PAUL, April 10.—Minnesota's compensation insurance guaranty plan is now a reality, Governor Olson having signed the bill which obligates insurance companies to make good claims against failed compensation carriers.

The law was enacted with the approval of insurance companies to forestall state fund compensation insurance as urged by Governor Olson. According to Governor Olson there are now some \$400,000 compensation awards in default extending over a period of years. The new law will not provide for payment of these but is aimed to prevent recurrence of such a situation in the future.

Federation Took a Hand

When it was evident that Governor Olson proposed to push his state fund plan, the legislative committee of the Insurance Federation initiated a series of conferences attended by representatives of stock and mutual companies and legislators and the guaranty plan was the result.

The new law is expected to do away with the demand that all companies writing compensation in the state deposit \$100,000 with the state for the protection of those given awards. A bill requiring such a deposit had been presented.

The Minnesota plan differs radically from that enacted in New Jersey and New York. In Minnesota, it is a post-mortem plan. Companies are not liable to assessments until a compensation carrier has actually failed. In New York and New Jersey the companies begin immediately contributing to the creation of a fund that will be drawn upon in future emergencies.

Provisions of Law

When a compensation writing company that operates in Minnesota fails, the new law provides that the industrial commission shall certify to the rating bureau the unpaid compensation awards outstanding against employers insured by the failed carrier. The bureau shall make payment of these awards, so far as funds are available, at the times, and in the amounts, required by such awards. If sufficient funds to make all of the payments are not available in any one year, then the available funds shall be prorated to such claims in proportion to the amounts of these awards due and payable in the year, and the unpaid portion shall be paid as soon as funds are available.

If it is necessary to secure funds for the payment of the awards, the rating bureau shall levy an assessment on all compensation writing companies in the proportion that their compensation business in Minnesota during the preceding year bears to the total of such insurance written in the state during that year. The assessments may be made at any time by the bureau for such amount as it estimates will be necessary to meet both past and future awards which will probably become due and payable during the year in which the assessment is levied. The assessed company shall have 30 days' notice as to the date the assessment is due and payable. The total sum assessed in any calendar year shall not exceed 1 percent of the compensation premiums in the state. Any assessment paid shall be included in determining the loss ratio of the company.

The rating bureau shall be subrogated to the rights of the employee or his dependents as against the employer and his carrier to the extent of payments made by the bureau and shall

Advance New Hampshire Compulsory Auto Bill

CONCORD, N. H., April 10.—New Hampshire promises to be the first state to follow Massachusetts in adopting its form of compulsory automobile liability insurance law, the lower house of its legislature having voted 97 to 25 in favor of adopting a plan similar to that in Massachusetts. Floor leaders of both parties were in favor of the measure. The proposed law calls for a \$5,000/\$10,000 liability insurance, bond or collateral and property damage security of \$1,000. Premiums would be payable monthly or quarterly, semi-annually or annually, which is a variation from the Massachusetts plan.

take legal proceedings to recover. All sums so recovered shall constitute an additional fund for payment of such awards until the awards are paid in full.

The bureau may sue for and recover any assessment not paid when due and any member of the bureau that shall fail to pay an assessment shall be liable to forfeiture and revocation of license.

There is no provision in the Minnesota law for the companies paying over to a state agency the present commuted value of death and total permanent and permanent partial disability cases, as there is in the New York and New Jersey laws. Neither in New York nor New Jersey is there provision for suing the employer, who is insured in the failed carrier.

MORTENSEN TO OFFER BILL

Commissioner Mortensen of Wisconsin announces that a compensation guaranty fund bill will be introduced in the legislature of his state. He said it will embody the best features of the laws that have just been passed in New York and Minnesota.

Alabama Agents in Protest on Auto Liability Increase

BIRMINGHAM, ALA., April 10.—The Alabama Association of Insurance Agents has protested vigorously against the increase in automobile liability rates. Agents claim the old rates were almost prohibitive and that with the increase they will lose what little business they have on their books.

Under the new rates \$5,000/\$10,000 personal injury and \$5,000 property damage will cost \$55 instead of \$48 per year on a small or medium size automobile. On a heavy car the rate was jumped from \$57 to \$66 and for trucks up to one and one-half tons capacity, from \$84 to \$105. The National Bureau of Casualty & Surety Underwriters says the average loss per car insured in 1933 in the state was \$29.01, considerably above the national loss ratio.

J. B. Morgan, president Birmingham association, has written Superintendent Julian inquiring as to the basis for the rate increase. He says the bigger fleets are being written by brokers in New York, Chicago and other larger cities at about 50 percent of manual rates and wants to know if the companies are basing their new rates on losses sustained on this type of business. If true, he says the manual rate agents are being squeezed at both ends, losing business to the rate cutters and then having their own rates raised on account of poor experience with business written overhead.

APPROVED IN VIRGINIA

RICHMOND, April 10.—Proposed amendments and revisions of the automobile casualty manual covering bodily

See Record Production for Accident and Health Week

COMPANIES UNITE FOR DRIVE

More Than 100, Representing All
Classes of Carriers, Will Conduct
Special Campaigns Next Week

With all classes of companies writing accident and health insurance cooperating for the first time on a nation-wide basis—stock and mutual, commercial, semi-commercial, monthly and weekly industrial—there is every reason to believe that next week, April 15-20, which has been designated as the first National Accident and Health Insurance Week, will result in a greater production of accident and health insurance than has ever been recorded in any similar period.

The Bureau of Personal Accident & Health Underwriters, Health & Accident Underwriters Conference and Industrial Insurers Conference, the three major company organizations in that field, are all behind the movement and the cooperating companies include members of all of those organizations, together with a number of others which are not affiliated with any of them.

More Than 100 Companies Active

Responses to inquiries sent out by The Accident & Health Review, which has taken the initiative in promoting the observance of the week, show that considerably more than 100 companies, representing about half of those which are really active in writing accident and health insurance in the United States at the present time, and their representatives, will be engaged in a special drive for business next week, and there are undoubtedly many others that are taking part in the movement from which no replies have been received.

These companies have sent out more than 90,000 of the special Accident and Health Week folders prepared by The Accident & Health Review, in addition to the material which many of the companies have prepared especially for their own agents. Practically all of them also have featured the week heavily in their house organs or special bulletins to agents. Publicity material has been sent out by the Review for use in house organs and in local newspapers together with releases on the developments of the campaign to other insurance papers, which have cooperated heartily in giving the week wide publicity.

Chicago Activities Outlined

Local accident and health clubs in many cities have arranged special campaigns for the week. The complete schedule of speakers for the luncheons which the Accident & Health Insurance Club of Chicago will hold at the Hamilton Club each noon throughout Accident and Health Insurance Week to stimulate production among agents and brokers has now been announced as follows: Monday, Armand Sommer, Continental Casualty, president National Accident & Health Association; Tuesday, H. G. Royer, president Great Northern Life; Wednesday, Isaac Miller Hamilton, president Federal Life; Thursday, James F. Ramey, vice-president and secretary, Washington National; Friday, Harold R. Gordon, executive secretary Health & Accident Underwriters Conference.

As a part of the National Accident and Health Week campaign, A. D. Anderson, manager of the accident and health department of the Chicago

injury liability and property damage have been approved by the Virginia corporation commission. A slight reduction in rates will result. The commission has also approved proposed amendments and revisions involving bankers blanket bonds.

Three Point Program for Every Casualty Agent

Every casualty man should be fully equipped on three points: (1) General news of the insurance business by reading The National Underwriter every week; (2) casualty-surety sales and inspirational material by reading The Casualty Insurer every month; (3) accident and health sales ideas and suggestions by reading The Accident & Health Review every month. Subscribe to the whole program—use the enclosed card to check the publications you need to complete your equipment.

Ohio Politicians Charge Facts Are Misrepresented

Francis Poulson, Democratic state chairman of Ohio, charges that enemies of the administration have misrepresented the facts in criticising the awarding of a burglary contract on the state liquor stores to the Indemnity of North America through the Robert Donahey agency, whose owner is a son of United States Senator Vic Donahey.

The National Surety had the contract last year and bid \$24,322 for one year's insurance, according to Poulson. This figure seemed high and others were asked to bid. Donahey offered to write the line for \$56,250 for three years. Poulson claims that after the contract had been awarded, agents of the National Surety delivered a letter cutting their own figures from \$24,322 per year to \$16,000.

"We have then the spectacle of this insurance company endeavoring to procure from the state more than \$24,000 per year premium covering this policy, and when confronted by a lower quotation they dropped their own figures by about \$8,000 a year," Poulson asserted.

Although the Ohio state supply of liquor is worth only about \$2,000,000, according to reports, the state is carrying \$4,000,000 of fire insurance on it. The premium was \$20,086 per annum and the policy is said to have been awarded to the Reliance agency of Columbus, a recently formed concern, representing the Eureka-Security, by Liquor Director C. H. Burk upon instructions from Francis Poulson, Democratic state chairman. The contract, it has developed, was signed March 8, and was based on an average liquor inventory for 1934 of \$4,237,631. Six days before the policy was signed, however, it is stated, the value of the liquor held by the state had fallen to \$2,378,710. The value is now below even \$2,000,000, according to reports, as a result of an order that liquor companies shall keep their stocks in Ohio warehouses so that the state may call it in as desired. It is asserted that unless this bailment plan is abandoned, it is not likely that the value of the liquor the state has in its possession ever will reach \$2,000,000 again.

branch office of the Continental Casualty, will hold a breakfast at the Congress hotel the morning of April 16 for active Accident and Health Week campaigners, with one "app" as the price of admission.

Governor Merriam of California has issued a formal proclamation for National Accident and Health Insurance Week. Similar proclamations have been issued in California in the past three years in connection with California Accident and Health Week. The only other governors so far announced as taking similar action are Governor Laffoon of Kentucky and Governor Martin of Washington.

The Allstate Fire and the Allstate of Chicago and the New York Fire have been licensed in Arkansas.

LEGISLATIVE ● DIGEST ●

AUTOMOBILE

New York—Governor Lehman vetoed the bill passed by the legislature which would have weakened the provisions of the automobile financial responsibility law.

Ohio—Casualty men are aroused over the passage by the senate of the bill providing that assured clear distance shall in all cases where the car is being driven within speed limits be a question for the jury to decide. The measure is looked upon as harmful by attorneys for casualty companies and it will be fought in the house. . . . The house motor vehicles committee has recommended for passage the drivers' license and financial responsibility bills.

Missouri—Senate has approved bill authorizing cities of 10,000 or more to enact automobile drivers license laws. The senate has abandoned two bills for a state automobile drivers license law.

Maine—The legislature has killed a compulsory automobile liability bill, modeled on the Massachusetts plan, at the suggestion of a committee on conference.

Massachusetts—Uniform classification of automobile liability risks and premium charges bill killed by house.

COMPENSATION

Nebraska—Senate has passed and sent to the house as a companion bill for the state workmen's compensation court a bill transferring from the general fund the 2 percent tax on gross premiums now paid by casualty companies into a special fund to finance the operations of the new court.

Ohio—Senate committee on labor indefinitely postpones action on bill to make silicosis an occupational disease.

New Jersey—Bill killed doubling compensation to employee injured by machinery not properly safeguarded.

Connecticut—State fund proposed by Connecticut Federation of Labor at a hearing before judiciary committee of the general assembly. Proposed bill would not compel self-insurers to come under the act, and would not force existing companies out of business.

SURETY

Nebraska—After having twice refused to join the house, in spending \$10,000 to make a thorough audit of the state treasury, something that bonding companies and Treasurer Hall have been urging for months, the senate changed its mind and approved the audit. It will be directed by the state auditor. . . . The senate has passed and sent to the house for concurrence in amendments a house bill materially reducing the amount of fidelity bonds required of various public officers, originally introduced as one of the "revenge" bills to punish bonding companies for raising rates on county treasurers the first of the year.

Iowa—House passes Ellsworth bill to require all contractors, general, independent and sub-contractors to take out \$5,000/\$10,000 liability insurance insuring third persons against loss or injury suffered by reason of any negligence of the contractors or their employees.

Illinois—Bill introduced creating commission to designate depository for all public funds and providing for their insurance.

ACCIDENT AND HEALTH

Pennsylvania—Pittsburgh agents are backing four accident and health bills; one requires that premium notices on noncancellable policies be continued to be sent regardless of policyholder's state of health. Another bill makes it unlawful for the company to deprive a policyholder of his protection by coercing him into selling his policy back to the company for a nominal amount.

Replacing His Compensation Cover with Accident Costly

VERDICT OF \$10,500 AWARDED

Michigan Insurance Department Rules
Against Attempt to Economize as
Substitution Practice Is Revealed

LANSING, MICH., April 10.—A jury's \$10,500 damage award against an employer in an Ingham county circuit court has focused attention on the practice of certain insurance carriers of replacing compensation lines with group accident contracts sold at lower rates than those charged for straight compensation coverage.

Michigan department authorities revealed that the defendant, David Friedland of the Friedland Iron & Metal Works, Lansing, was insured under such an accident policy. Insurers have been advised that the department will not countenance distribution by agents of waiver forms among employees of firms buying such replacement coverage as a means of circumventing common law suits. The procedure, of course, is for employers dropping their compensation policies in favor of the group accident coverage, to elect not to come under the compensation act in the future. Without use of the waivers any injured employee could immediately bring a damage suit under common law and the employer would have little, if any, protection from excessive damage awards. The department's attitude, therefore, is expected to discourage further solicitation of this type of business despite its low rate appeal to employers who feel compensation premiums are too much of a burden.

Waiver Not Binding

In the Lansing case, however, Judge L. W. Carr held that the waiver signed by Louis Nemet, a Friedland employee who was killed by electrical shock when he came into contact with a paper baler, was not binding in that it was against public policy and in contravention of the compensation law. It is possible that this point may be appealed by the defendant employer although no steps to that end have as yet been taken. Nemet's widow was plaintiff in the damage suit based on her husband's death. Her counsel pressed the contention that the employer was negligent in not repairing alleged defective wiring, etc.

Friedland, formerly insured under the compensation act with the state accident fund, dropped this coverage and took out a group accident policy under which he paid \$1.75 monthly premium on each employee, the employees paying 25 cents a week each, and advance payments making possible a discount on the monthly premium, reducing the net cost to the employer to about 65 cents a month per employee.

This isn't the first time Friedland was penalized for efforts to "economize" on compensation coverage. He was one of the unfortunate subscribers of the ill-fated Associated Employers reciprocal of the Sherman & Ellis group. That exchange's failure brought assessments against him totaling some \$2,500 although the reciprocal's contract had stated that all assessment liability was reinsured.

Another bill denies the insurance company the right to confidential records and files of hospitals after a policy has been issued except in case of fraud. The fourth bill prohibits companies from issuing limited policies.

GENERAL

Ohio—House passes bill prohibiting carrying of advertising of unlicensed companies.

Oregon—Measure enacted providing for deposit of \$25,000 by casualty companies with insurance commissioner.

Heads Committee



W. HERBERT STEWART

W. Herbert Stewart of Stewart, Keator, Kessberger & Lederer of Chicago, prominent in the Illinois Association of Insurance Agents and the national body, has been appointed chairman of the surety committee of the National Association of Insurance Agents. He is a member of fits compensation committee.

Empowered to Assess the Republic Mutual Assured

DENVER, April 10.—John Chambers, receiver for the Republic Mutual, has been empowered in the district court to levy assessments against policyholders. This is the first time in Colorado that a receiver was given such power. It is possible to levy the assessments because the firm handled health and accident and had no reserve. At least 8,000 policyholders may be taxed and those who allowed policies to lapse during the past year are liable under the law. It is expected that assessments may not exceed 50 percent of the annual premium although it is possible to make levies equal to the full amounts of the premiums. The business may be reinsured if enough money to satisfy claims can be raised.

It was reported that several officials and employees of the Republic Mutual were indicted by the country grand jury on charges of conspiracy to commit cheating and swindling transactions through sale of Republic Agency Company stock. Those indicted were H. W. Gamble, E. A. Patrucco, E. C. McKay, H. R. Seeley, H. H. Marshall, and John Finch. All except Marshall and Finch are under bond on a previous case. Patrucco, Gamble, and Seeley surrendered and were released. Marshall is being held in jail on a previous charge. He was returned to Denver from Los Angeles.

The Denver county grand jury which last February began delving into the affairs of local insurance companies has completed its exhaustive session and handed in its final report. Reports are that 13 more persons have been indicted, but names are being held secret until arrests are made. Whether the indictments involve more insurance litigation could not be learned, but it is likely they will, since rumors a few weeks ago seemed to point out that the grand jury had not fully completed its insurance investigation. It was announced, however, that various state departments have been criticized by the grand jury, and among these is the insurance department headed by Jackson Cochrane.

Gets Standard's Bond Department

The Ralph W. Clark agency, Columbus, O., has been appointed general agent of the bonding department of the Standard Accident.

Nebraska Monopoly Bonding Measure Signed by Governor

ATTACK CONSTITUTIONALITY

New Law Sets Up \$100,000 Fund—
Cover All State and Political
Subdivision Employees

LINCOLN, NEB., April 10.—Governor Cochran has signed the state monopoly bonding law which goes into effect 90 days after the adjournment of the legislature. Rumors are that referendum petitions will be circulated, which would block the act going into effect until after the next election. Its validity may also be tested in court. The measure provides that every public officer bonded by a corporate surety must cancel this, and every corporate surety is required to remit the amount of the unearned premium under penalty of losing its charter.

Law Held Unconstitutional

Attorney-General Wright has held that officers giving bonds written by the new state fund will not qualify them under the constitution. Any contract of the state with itself is an absurdity and impossibility. The attorney general also holds the bonding business is not one which affects the public interest any more than other common private businesses. He says there is no authority in the constitution for the state to engage in any private business, let alone monopolizing private business, and is contrary to the letter and spirit of the law. He says it deprives surety companies of their property and the right to contract and do business, without due process of law or just compensation and denies them equal protection of the laws. It is also vitally defective in that it lends the credit of the state to officials who must pay premiums, many of whom are included in the provisions of the bill, and that their right to select their sureties is one that cannot be denied them.

No Guaranty of Solvency

He says that the governmental subdivisions which pay the premiums must, under this law, take as their surety a fund, the extent and solvency of which depends on factors over which they have no control, and denies them the right to seek elsewhere if in their opinion the solvency of the fund is questionable. This fund may be continually exhausted and insolvent by reason of unlimited expense that its administrators are permitted to incur. He points out also that the solvency of the fund depends on the solvency of other governmental subdivisions and the promptness with which they pay premiums, since the state refuses to guarantee payment of all claims.

Mr. Wright says that the act is a plain delegation of legislative and judicial powers forbidden by the constitution, and brings it within the condemnation of the same legal principles that caused the North Dakota law, much similar to that of Nebraska, to be declared invalid. The state turns the whole operation of the law over to a department, washing its hands of further responsibility, and grants the board such wide and discretionary powers as condemns the law. A further defect is in the fact that it creates the intolerable situation of state officers being called on to pass on their own defaults, and without appeal from their decision.

Provisions of New Law

The new law appropriates \$100,000 as a revolving fund to be administered by the state board of educational lands and funds, along with moneys paid to it by the various political subdivisions that require bonds of public officers, out of which shall be paid all losses sustained. It provides that no loss claim thus arising shall ever be con-

(CONTINUED ON PAGE 35)

ACCIDENT AND HEALTH FIELD

New York City Sales Congress Most Decisions Are Adverse

Accident & Health Club Will Have Its First Gathering of This Character

NEW YORK, April 10.—The first sales congress sponsored by the Accident & Health Club of this city will be held April 15, to which agents and brokers have been invited. Proceedings of the gathering will be widely disseminated through the press and other media. In addition to a program of prominent speakers and an actual sales demonstration each of the participating companies will have an exhibit of its policies and general advertising matter in connection therewith.

"Insure your income," the slogan of 'National Accident and Health Week,' will supply the incentive for special effort in business solicitation during the period. In connection with the intended move United States Senator R. S. Copeland of New York stated that in his opinion the "movement to encourage the general public to provide against disaster is one of distinct humanitarian interest."

To Confer on State Health Insurance for All Canada

OTTAWA, CAN., April 10.—Possibilities of state health insurance with the approval and cooperation of all the provinces will be considered at a conference here of provincial ministers of health with the Dominion officials.

The conference will have before it the report of the committee on economics of the Canadian Medical Association. Some of the more important recommendations were:

That the plan for health insurance be made compulsory for persons with dependents having an income of less than \$2,500 and for persons without dependents with income of \$1,200 or less.

That the dependents of insured persons be eligible for the medical benefit.

That there be offered on a voluntary basis to those with incomes above the health insurance level hospital care insurance and this be administered as part of the state health insurance plan.

Every qualified licensed practitioner would be eligible to practice under the scheme.

The insurance fund should receive contributions from the insured, the employers and the state.

Payne with Employers

W. G. Payne, widely known among accident and health insurance men, who formerly headed the accident and health department of the Independence Indemnity, having served prior to that time as assistant superintendent of the same department of the Indemnity of North America and also with the Aetna Life and Globe Indemnity, has joined the middle department office of the Employers Liability in Philadelphia as accident and health underwriter and will also contact producers in the Philadelphia area. More recently he has been conducting a general agency in Philadelphia for the accident and health department of the National Casualty.

Henry I. Parks, who has had charge of underwriting in that office for the past two years, will devote himself to development work among agents and brokers throughout Pennsylvania, New Jersey and Delaware. He has been with the Employers for the past four years and is now secretary of the Philadelphia Association of Accident & Health Underwriters.

The Subscribers Insurance Bureau, Dayton, O., has been incorporated by J. D. Fouts, Sr., M. D. Maey and C. M. Krehbiel.

Chicago Lawyer Finds Defense Insufficient That Disability Was Previously Contracted

The weight of court decisions is that it is an insufficient defense that sickness or disease was contracted, commenced, originated or began prior to the date of policy, or within the period of limitation, H. B. Goldstein, Chicago insurance lawyer, concluded in a paper read at the April meeting of the Chicago Life Insurance Lawyers Club, regarding the policy provision "bodily sickness or disease contracted and commencing after this policy has been maintained in force for not less than 30 consecutive days."

The courts have justified the position principally on two points: (1) That the illness, sickness or disease manifested itself after the period of limitation, and (2) that the said manifestation disabled and confined the assured within the terms of the policy. Mr. Goldstein, however, reported one such case in favor of the company, United States Health & Accident Company vs. Jolly, decided in 1907.

Western & Southern Active

Accident and health agents of the Western & Southern Indemnity will exert special effort during Accident and Health Insurance Week and the company is offering special production prizes. Starting March 28 a series of bulletins has been directed from the home office. These bulletins consist of prize announcements, working schedules, news stories for local papers, prepared sales talks, and canvassing helps to use with the prospects.

Simultaneously with 'National Accident and Health Insurance Week,' the company has issued something new in a deluxe rate book and sales portfolio. It consists of a pocket leather kit, 5x9 inches by size, with ring inserts to hold envelopes. Each envelope contains a sample policy with rate information and

soliciting provisions concisely outlined. The inside front cover of the portfolio is a visual picture sales talk designed to break the ice with a prospect.

The Western & Southern has been cooperating actively in the movement for National Accident and Health Insurance Week, launched by The Accident & Health Review, one of THE NATIONAL UNDERWRITER publications, and in addition to its own sales material has sent all its agents copies of the April issue of The Accident & Health Review, so that they can use the suggestions offered there.

Raps Compulsory Health Schemes

MINNEAPOLIS, April 10.—Health insurance is a local problem and cannot be properly solved through compulsory state or federal schemes, Dr. Morris Fishbein, editor of the "Journal of the American Medical Association," told a group of physicians here.

If deductions are to be made from the workman's pay check to cover various kinds of compulsory insurance, Dr. Fishbein said, there is little for either the public or the medical profession to look forward to. He cited the case of Germany, where he said more than half the workman's pay is deducted to take care of assorted insurance.

Conducts Birthday Drive

Observing the 26th anniversary of the Mutual Benefit Health & Accident, Ernest Hundahl of Dallas, manager for Texas, Oklahoma and Louisiana, is conducting a special birthday drive, starting April 10, which was also the birthday of President C. C. Criss, and continuing to June 10. The major prize is a five-day trip to Mexico, with all expenses paid. The party will visit Nuevo Laredo, Monterey and fish and hunt at Don Martin. Many other valuable prizes are also offered for those failing to qualify for the major event.

Cleveland Club Meets

CLEVELAND, April 10.—The first general meeting of the Cleveland Accident & Health Insurance Club since its annual election was held today. General club business and promotion work were taken up. A. J. Althans, the new president, was in the chair.

WORKMEN'S COMPENSATION

Rate Action Often Delayed

States' Dilatoriness in Passing on Changes Creates Serious Problem for Compensation Carriers

NEW YORK, April 10.—One of the big problems of compensation writing companies is the aggravating delay encountered in certain states in getting a decision on proposed new rating programs. Not infrequently months pass before the insurance commissioner or other authority having jurisdiction either definitely approves or rejects schedules of the carriers. Company officials appreciate that reasonable time should be granted to supervising officials in which to study all phases bearing on new rate proposals, and full opportunity allowed for hearings of assured, but they maintain this should not mean six months, as is true at the present time of one particular state which for years has been notoriously slow in passing on rating applications.

As rate revisions are predicated on completed experience up to within comparatively recent periods before their filing, prolonged delay in their final disposition means that the experience meanwhile has changed, often adversely, and companies suffer in the loss of adequate premiums to just that extent. The dilatoriness of various states in this connection is one of the influences that induce companies to limit so far as possible

their compensation writings, working a hardship thereby on property-owners and local agents.

Continue Twin City Fight

ST. PAUL, April 10.—The blanket compensation insurance fight being made by the Twin City sanitary sewer district will be carried directly to the Minnesota compensation insurance board.

The Minnesota compensation rating bureau this week notified the trustees of the district that it cannot grant a blanket rate on compensation coverage for the huge construction project. The bureau reaffirmed its recent rate of \$17.20 per \$100 payroll plus any debits and minus any credits of individual contractors.

The sanitary district trustees have been seeking a blanket rate, hoping to cut down compensation insurance costs on the work, which totals \$16,000,000.

Kansas Coverage Extended

TOPEKA, KAN., April 10.—Many thousands of employees of the political sub-divisions of Kansas and the state highway commission may be brought under the workmen's compensation act under the new law authorizing cities, counties, townships and the highway commission to elect to operate under the compensation law.

Some years ago 111 cities and counties elected to come under the compen-

sation law but the supreme court held they did not then have the authority to do so.

The passage of the new law is expected to mean materially increased business for insurance agents and companies.

Florida Compensation Bill

A compensation bill has been introduced in the Florida legislature fixing compensation for disability at not more than \$18 per week nor less than \$4. The act would be administered by an industrial commission of three to be appointed by the governor. The chairman would receive a salary of \$5,000.

Kansas Increase in Effect

An average increase of 1.7 percent in workmen's compensation rates became effective in Kansas April 1, this figure including the loss constant loading.

Salesman's Wife Gets Award

LANSING, MICH., April 10.—Compensation of \$540 has been awarded to Mrs. I. F. Wiesse for the death of her husband, a traveling salesman, in the Hotel Kerns fire in Lansing. The decision which was made by Deputy C. M. Black will be appealed to the full compensation commission.

Additional Texas Figures

Reports of the Fort Worth Lloyds, Service Mutual of Texas and the State Farm Life of Illinois which were unavailable at the time the Texas casualty table was published are now ready. The State Farm Life wrote \$100 in accident premiums and the detailed figures for the Texas Lloyds and Service Mutual are given below. These figures bring the Texas 1934 total to \$27,096,055 net premiums, while paid losses were \$13,513,386.

Fort Worth Lloyds

	Net Prems.	Losses Pd.
Auto liability	701	.....
Auto prop. damage	312	.....
Auto collision	9,822	3,680
Fire	3,073	.....
Auto fire & theft	28,339	7,177
Total	\$ 42,247	\$ 10,857

Service Mutual, Tex.

	Net Prems.	Losses Pd.
Auto fire	10,992	1,984
Auto theft	6,634	634
Auto liability	1,152	207
Other liability	7,626	250
Workmen's comp.	109,953	62,566
Plate glass	70	.....
Tornado	754	656
Auto prop. damage	561	.....
Auto collision	4,106	847
Fire	10,857	285
Total	\$ 152,637	\$ 67,232

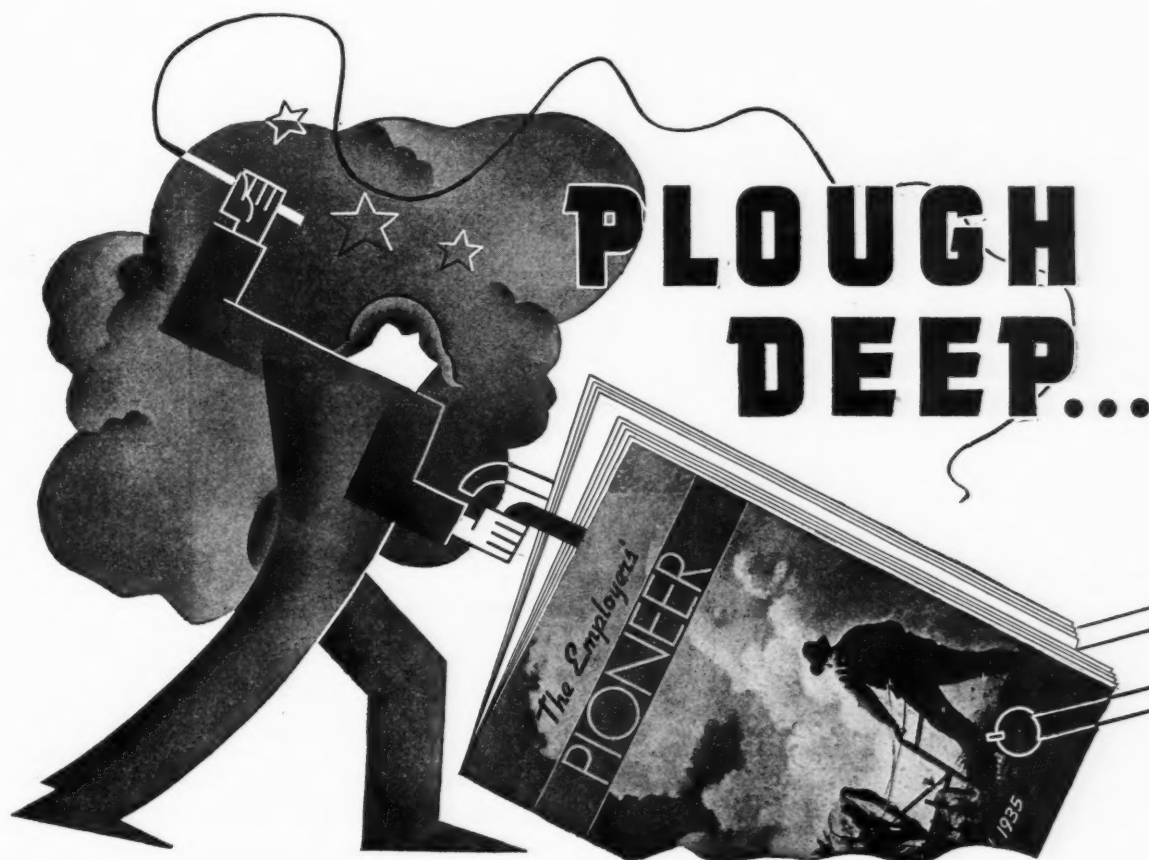
Easy Way to Escape Injury

NEW YORK, April 10.—Through exercise of ordinary care and giving attention to warnings that appear on coverings of various manufactured products, a large percentage of the 4,800,000 accidents that occur in American homes annually could be avoided, according to R. F. Cavanagh, superintendent of engineering department Fidelity & Casualty. Many accidents, he states, result from improper handling of devices and materials which ordinarily would increase comfort or reduce labor.

While electrical heating pads are usually sold with caution against short-circuits due to improper moisture or rough handling, through ignoring such warnings, many persons suffer severe burns. Other injuries, he points out, occur from the short-circuiting of wires, when replacement is attempted.

More Responsibility Laws

With the recent enactment by the legislatures of Arizona, Colorado, Oregon and West Virginia of automobile financial responsibility laws, 25 states of the union now have such statutes. A bill of the same character, applicable to the District of Columbia, has been approved by both houses of congress and is expected to become a law shortly.



"PLOUGH deep while sluggards sleep," said Benjamin Franklin.

The dictionary tells us that a sluggard is a man who is habitually lazy. Of course the sluggards of the insurance business can't find the time to "plough through" an insurance periodical in search of selling ideas which will mean increased income for them. But the ambitious insurance agent or broker who is not afraid of a little hard work will find in the April issue of The Employers' Pioneer information which will prepare him for the cultivation of prospects and policyholders.

To paraphrase another quotation from Poor Richard's Almanac, for want of an idea a sale was lost; for want of a sale a commission was lost; for want of a commission an insurance agent was lost. The titles of some of the articles in the April issue of The Pioneer may suggest to you the ideas that are yours for the asking: Deferred Payment Installment Floater; Fire Insurance Definitions; Those Special Taxes; A Casualty Company Must Be Ever and Always Solvent; Fidelity Bond Production; Residence Burglary; Spring House Cleaning; A Just Sentence.

These articles cover some interesting phase of practically every kind of insurance except life. They should help you. If you wish to "plough deep while sluggards sleep" get the April Pioneer. It may help with your "ploughing."


To get your copy of the April issue, simply address your request to The Publicity Department, 110 Milk Street, Boston. There is absolutely no obligation on your part, should you decide to get this particular issue of this publication which is edited by insurance men, for insurance men. The Employers' Group, publishers of The Employers' Pioneer, includes the world's pioneer in liability insurance, The Employers' Liability Assurance Corporation, Ltd.; The Employers' Fire Insurance Company and the American Employers' Insurance Company.

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Points to Remember about the F&D

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Recognized as the country's leading
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* * *

Financial strength and leadership that
command complete confidence

* * *

Country-wide prestige built up over a
period of 45 years

* * *

Unchallenged reputation for prompt
and equitable claim settlements

* * *

Personal attention and authoritative
counsel promptly available to all repre-
sentatives through a nation-wide system
of underwriting offices

Exclusively
**FIDELITY AND SURETY BONDS
BURGLARY, FORGERY AND
PLATE GLASS INSURANCE**

CHANGES IN CASUALTY FIELD

Frank M. Chandler Becomes Official of Central Mutual

Frank M. Chandler, one of the best known casualty men of Chicago, has been appointed superintendent of agents of the Central Mutual of Chicago.

Mr. Chandler is well acquainted in the state, having been president of the Illinois Insurance Federation and active in the Illinois Association of Insurance Agents, of which he has been chairman of the membership committee. He was for years manager at Chicago for the Employers Liability. For several years he was resident vice-president and manager of the Chicago branch of Jones & Whitlock. More recently he has been associated with the J. M. Hogle & Co. agency of Chicago in the production end.

Talbot, Bird & Co. Named

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Adds New England Field Men

Manager F. B. Hammond of the Boston office of the American Surety announces the addition of two new field men for Maine, New Hampshire, Vermont and Massachusetts. They are C. T. Smeltzer, Jr., graduate of Hamilton College, with the company since 1930

and formerly in the field in New York, Scranton and Buffalo, and M. L. Jenks, Jr., also a graduate of Hamilton College, and with the company since 1930 in New York and Cleveland.

National Bureau Changes

Paul J. Povens, recently transferred from the Portland, Me., branch of the National Bureau of Casualty & Surety Underwriters to its Baltimore office; succeeds J. K. Williams, resigned. Mr. Povens joined the bureau in 1929 in its Maryland office, being assigned to Portland three years later. He is succeeded in Maine by J. H. Pendergast.

Vore to Milwaukee

MILWAUKEE, April 10.—Howard Vore, formerly St. Louis manager of the Commercial Casualty and Metropolitan Casualty, has come to Milwaukee to take charge of the local office, following the resignation of Pierre J. Gauthier to become manager of the new branch office of the General Accident in Peoria, Ill.

J. Leo Kennedy Resigns

J. Leo Kennedy has resigned as vice-president and general attorney of the Merchants Mutual Casualty of Buffalo to engage in the general practice of law in the Walbridge building.

Takes on Three Companies

The Allied Insurance Agencies, Kansas City, Mo., has just made three new company connections. It will represent as general agent the New York Casualty, American Motorists and Seaboard Surety.

Magrath Urges Taking Part in Auto Accident Prevention

NEW YORK, April 10.—Agents and others engaged in the insurance business in this state were urged actively to assist in all automobile accident prevention campaigns by J. J. Magrath, chief of the rating division of the insurance department, in an address at the annual meeting of the Automobile Casualty Underwriters Association here. Officers selected were: Chairman, S. K. Crawford, Standard Surety; vice-chairman, E. Kemble, Zurich; secretary-treasurer, C. Ramsett, Home Indemnity.

Ocean Accident Regional Meeting

A regional sales conference for agents of the Ocean Accident is being held in Indianapolis Thursday. Ten department heads from the United States branch office in New York are present to address morning and afternoon sessions on the coverages over which they have supervision as follows: J. F. Lydon, manager accident and health department; T. Thompson, manager compensation and liability department; M. R. Skancke, manager automobile department; E. V. Roth, manager fidelity and surety department; H. W. Hendrickson, superintendent glass department; G. G. Brainerd, manager burglary department; D. L. Royer, chief engineer engineering department; F. F. Robertson, supervisor claims supervision; C. W. G. Bailey and A. H. Stofft, production department. Floyd W. Corell is regional supervisor of the Indianapolis branch office.

Kenny Is Philadelphia Head

PHILADELPHIA, April 10.—Edward Kenney, U. S. F. & G., was elected president of the Philadelphia Accident & Health Association at its April meeting. Other officers elected were: John Sassman, London Guarantee, vice-president; D. E. MacClean, Massachusetts In-

Leslie Studying Situation on Indiana Rate Control

In view of the passage in Indiana of a compensation rate control law, machinery must now be set up by the companies and the state to administer the law. Nothing definite has yet been accomplished. William Leslie, associate general manager of the National Bureau of Casualty & Surety Underwriters, has been in Indianapolis sizing up the situation.

Until about a year ago the National Bureau of Casualty & Surety Underwriters maintained a branch in Indianapolis. This was consolidated, however, with the Chicago branch and F. B. Crowley, who had been manager in Indiana, became assistant manager in Chicago. Now under the new Indiana law, the Chicago office will have to be divested of control.

PROGRAM UP TO MCCLAIN

NEW YORK, April 10.—What the set-up for compensation rate-making and administration in Indiana will be under the recently enacted law, will be contingent upon the position taken by Commissioner McClain toward the proposed program submitted by the National Council. General Manager W. F. Roeber was authorized by the rates committee of the National Council to draft a managerial plan for the state, and present it to Commissioner McClain for review. This has been done. Once decision of Mr. McClain is learned his views will be put into execution promptly.

demnity, secretary; E. B. Branson, Hartford Accident, treasurer; H. B. Yerkes, Hooper-Holmes, director two-year term; L. L. Long, retail credit, director one-year term.

W. A. Pobenz, office underwriter in the Aetna Life Detroit branch, is receiving congratulations on the birth of a daughter, Jacqueline.

Haid Pledges Aid in Reducing Costs

(CONTINUED FROM PAGE 1)

of this program is so broad, its relation to our ways of doing business so speculative, that we seem to lack the necessary basis of understanding," he said, "yet our American temper has ever been to learn by doing, and possibly social insurance will on that basis become a reality. The proposed program, compared with the Lundeen and Townsend bills, is most conservative. It does not compete with private business. It plans such small benefits that the favored industries, can, and probably will, want to supplement it." As to the theoretical alternative, private or insurance company plans, Mr. Williamson pointed out that salesmanship has been unable to convince the employers of the very large majority of the employees that such pension provision is imperative and that even if such salesmanship prove successful, the size of the funds would make administration by the insurance companies of questionable practicability, as they cannot commit themselves to be responsible for over-large funds.

Warns on Adverse Selection

O. C. Richter, chief statistician's division American Telephone & Telegraph Co., pointed out that any attempt to provide that businesses desiring to do so could utilize their own pension plan and be exempted from the government provision would result in adverse selection which would be a serious blow to the fundamental plan of the committee on economic security. The best solution, he said, is to use private pension systems as supplementary to the government plan. J. W. Myers, vice-chairman annuities and benefits committee Standard Oil Co. (New Jersey), pointed out the desirability of providing for supplemental contributions by employees, ranging up to 10 percent or even higher.

Such contributions would be helpful to any employee desiring to supplement his government pension and to provide income before 65, the government retirement age, as well as being particularly helpful to the employee promoted to supervisory ranks, whose government pension would be inadequate. He mentioned the possibility of using voluntary employee and company contributions to provide for purchase of the employer company's stock, for buying a home, or for a reserve fund which could be used for unemployment, disability, etc. The procedure for handling such an arrangement is one that would have to be worked with the insurance companies.

The dinner meeting Monday night sponsored by the Insurance Buyers of New York eschewed serious business. Clarence T. Hubbard, assistant secretary Automobile of Hartford, and John R. Blades, insurance adviser, New York City, made humorous talks. G. E. Rogers, insurance manager Robert Gair & Co., president of the New York organization, was toastmaster.

Stresses Prevention Work

The address of S. Bruce Black, president Liberty Mutual, was read by Clark Woodward, secretary of the company, as Mr. Black was unable to be present. His address called attention to what could be accomplished by cooperation between buyer and seller as exemplified in the savings that technically trained field men of his company had effected by cooperating with assured in reducing the silica dust hazard, in prevention work in food products liability and in accident hazards of automobile fleets.

He predicted that the insurance company which regards itself solely as a financial institution operating on the hope that its rates will be adequate for its losses and doing nothing about loss prevention will not be long for this world. It is equally important, however, he pointed out, for the insurance buyer to believe in the value of loss prevention and in cooperation with the companies. He cited the case of two

assured, one paying twice the workmen's compensation premium that the other pays because of poor accident prevention work, although both are in the same city and the same line of activity.

In the morning discussion period the fear was expressed that large scale employment of relatively unskilled and inexperienced labor on government relief projects would adversely affect the workmen's compensation rate experience because of the presumably greater proneness to accident of such workers. The possibility that the federal government's policy of demanding evidences of insurance beyond those customary would add to the cost of administering compensation insurance was also brought up.

R. H. Blanchard, professor of insurance Columbia University, spoke of the settlement of nuisance cases in liability insurance as one of the problems which needs a good deal of attention to make sure that the eventual results do not have a bad effect on claim experience. Agreeing that as an ideal all insurance companies except life should be permitted to write all forms of insurance, provided there are strict regulations to assure financial soundness, he advised the buyers to ask themselves what kind of all-embracing policy they would like, so as to be able to keep working toward such a goal.

The closing session, a round table conducted by L. H. Wiggers, insurance manager Procter & Gamble, brought up a number of subjects for discussion, the bulk of the time being devoted to automobile liability and property damage. Elimination of accident-prone drivers, the small minority which causes the bulk of accidents, aroused much interest, particularly when complications arise by reason of the driver being to some extent, or perhaps primarily, a salesman. In this type of case it is much more difficult to enforce discipline for bad driving, as the sales department is hiring men as salesmen, not as expert drivers.

The problem of providing adequate

non-ownership automobile liability, so that an insured employer would not be subject to heavy liability claims arising from some unusual condition under which an employee was driving which was not covered by either the employee's insurance or the employer's, also was considered.

Col. M. C. Rorty of Lusby, Md., president American Management Association, emphasized that the insurance buyers' problem is to cooperate with insurance companies to reduce needless expense and complications rather than to attempt to whittle down insurance profits to the point where sound protection might be endangered. Sound insurance must show a profit, he pointed out. Legislation or government regulation is not the way to solve the insurance business's problems, he said.

The attendance was close to 200, about twice the figure last year.

Grand Jury Recommendations

DENVER, April 10.—In its report the grand jury made suggestions to promote safety in public buildings, urging elimination of all smoking in theaters, removal of art shops from theaters and stationing of two men in projection rooms. The report likewise recommended some plan be devised so one person could easily open all doors in the city auditorium, this being the result of an investigation showing that most of the exits are locked when the auditorium is full.

Other inspections showed there are inefficient emergency exit systems in operation in the city and that there are numerous fire hazards in filling stations and oil companies. It was advocated that a qualified person make inspections of these places to devise more adequate fire prevention methods.

Opens Jacksonville Branch

Dargan & Co., New York City independent adjusters, have opened a branch office in the Barnett National Bank building at Jacksonville, Fla., with J. T. McAndres as manager.

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Recognized as the country's leading
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Financial strength and leadership that
command complete confidence

* * *

Country-wide prestige built up over a
period of 45 years

* * *

Unchallenged reputation for prompt
and equitable claim settlements

* * *

Personal attention and authoritative
counsel promptly available to all repre-
sentatives through a nation-wide system
of underwriting offices

Exclusively

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and formerly in the field in New York, Scranton and Buffalo, and M. L. Jenks, Jr., also a graduate of Hamilton College, and with the company since 1930 in New York and Cleveland.

National Bureau Changes

Paul J. Povens, recently transferred from the Portland, Me., branch of the National Bureau of Casualty & Surety Underwriters to its Baltimore office; succeeds J. K. Williams, resigned. Mr. Povens joined the bureau in 1929 in its Maryland office, being assigned to Portland three years later. He is succeeded in Maine by J. H. Pendergast.

Vore to Milwaukee

MILWAUKEE, April 10.—Howard Vore, formerly St. Louis manager of the Commercial Casualty and Metropolitan Casualty, has come to Milwaukee to take charge of the local office, following the resignation of Pierre J. Gauthier to become manager of the new branch office of the General Accident in Peoria, Ill.

J. Leo Kennedy Resigns

J. Leo Kennedy has resigned as vice-president and general attorney of the Merchants Mutual Casualty of Buffalo to engage in the general practice of law in the Walbridge building.

Takes on Three Companies

The Allied Insurance Agencies, Kansas City, Mo., has just made three new company connections. It will represent as general agent the New York Casualty, American Motorists and Seaboard Surety.

Magrath Urges Taking Part in Auto Accident Prevention

NEW YORK, April 10.—Agents and others engaged in the insurance business in this state were urged actively to assist in all automobile accident prevention campaigns by J. J. Magrath, chief of the rating division of the insurance department, in an address at the annual meeting of the Automobile Casualty Underwriters Association here. Officers selected were: Chairman, S. K. Crawford, Standard Surety; vice-chairman, E. Kemble, Zurich; secretary-treasurer, C. Ramsett, Home Indemnity.

Ocean Accident Regional Meeting

A regional sales conference for agents of the Ocean Accident is being held in Indianapolis Thursday. Ten department heads from the United States branch office in New York are present to address morning and afternoon sessions on the coverages over which they have supervision as follows: J. F. Lydon, manager accident and health department; T. Thompson, manager compensation and liability department; M. R. Skancke, manager automobile department; E. V. Roth, manager fidelity and surety department; H. W. Hendrickson, superintendent glass department; G. G. Brainerd, manager burglary department; D. L. Royer, chief engineer engineering department; F. F. Robertson, supervisor claims supervision; C. W. G. Bailey and A. H. Stofft, production department. Floyd W. Corell is regional supervisor of the Indianapolis branch office.

Kenny Is Philadelphia Head

PHILADELPHIA, April 10.—Edward Kenney, U. S. F. & G., was elected president of the Philadelphia Accident & Health Association at its April meeting. Other officers elected were: John Sassman, London Guarantee, vice-president; D. E. MacClean, Massachusetts In-

Leslie Studying Situation on Indiana Rate Control

In view of the passage in Indiana of a compensation rate control law, machinery must now be set up by the companies and the state to administer the law. Nothing definite has yet been accomplished. William Leslie, associate general manager of the National Bureau of Casualty & Surety Underwriters, has been in Indianapolis sizing up the situation.

Until about a year ago the National Bureau of Casualty & Surety Underwriters maintained a branch in Indianapolis. This was consolidated, however, with the Chicago branch and F. B. Crowley, who had been manager in Indiana, became assistant manager in Chicago. Now under the new Indiana law, the Chicago office will have to be divested of control.

PROGRAM UP TO MCCLAIN

NEW YORK, April 10.—What the set-up for compensation rate-making and administration in Indiana will be under the recently enacted law, will be contingent upon the position taken by Commissioner McClain toward the proposed program submitted by the National Council. General Manager W. F. Roeber was authorized by the rates committee of the National Council to draft a managerial plan for the state, and present it to Commissioner McClain for review. This has been done. Once decision of Mr. McClain is learned his views will be put into execution promptly.

demnity, secretary; E. B. Branson, Hartford Accident, treasurer; H. B. Yerkes, Hooper-Holmes, director two-year term; L. L. Long, retail credit, director one-year term.

W. A. Pobenz, office underwriter in the Aetna Life Detroit branch, is receiving congratulations on the birth of a daughter, Jacqueline.

Haid Pledges Aid in Reducing Costs

(CONTINUED FROM PAGE 1)

of this program is so broad, its relation to our ways of doing business so speculative, that we seem to lack the necessary basis of understanding," he said, "yet our American temper has ever been to learn by doing, and possibly social insurance will on that basis become a reality. The proposed program, compared with the Lundeen and Townsend bills, is most conservative. It does not compete with private business. It plans such small benefits that the favored industries, can, and probably will, want to supplement it." As to the theoretical alternative, private or insurance company plans, Mr. Williamson pointed out that salesmanship has been unable to convince the employers of the very large majority of the employees that such pension provision is imperative and that even if such salesmanship prove successful, the size of the funds would make administration by the insurance companies of questionable practicability, as they cannot commit themselves to be responsible for over-large funds.

Warns on Adverse Selection

O. C. Richter, chief statistician's division American Telephone & Telegraph Co., pointed out that any attempt to provide that businesses desiring to do so could utilize their own pension plan and be exempted from the government provision would result in adverse selection which would be a serious blow to the fundamental plan of the committee on economic security. The best solution, he said, is to use private pension systems as supplementary to the government plan. J. W. Myers, vice-chairman annuities and benefits committee Standard Oil Co. (New Jersey), pointed out the desirability of providing for supplemental contributions by employees, ranging up to 10 percent or even higher.

Such contributions would be helpful to any employee desiring to supplement his government pension and to provide income before 65, the government retirement age, as well as being particularly helpful to the employee promoted to supervisory ranks, whose government pension would be inadequate. He mentioned the possibility of using voluntary employee and company contributions to provide for purchase of the employer company's stock, for buying a home, or for a reserve fund which could be used for unemployment, disability, etc. The procedure for handling such an arrangement is one that would have to be worked with the insurance companies.

The dinner meeting Monday night sponsored by the Insurance Buyers of New York eschewed serious business. Clarence T. Hubbard, assistant secretary Automobile of Hartford, and John R. Blades, insurance adviser, New York City, made humorous talks. G. E. Rogers, insurance manager Robert Gair & Co., president of the New York organization, was toastmaster.

Stresses Prevention Work

The address of S. Bruce Black, president Liberty Mutual, was read by Clark Woodward, secretary of the company, as Mr. Black was unable to be present. His address called attention to what could be accomplished by cooperation between buyer and seller as exemplified in the savings that technically trained field men of his company had effected by cooperating with assured in reducing the silica dust hazard, in prevention work in food products liability and in accident hazards of automobile fleets.

He predicted that the insurance company which regards itself solely as a financial institution operating on the hope that its rates will be adequate for its losses and doing nothing about loss prevention will not be long for this world. It is equally important, however, he pointed out, for the insurance buyer to believe in the value of loss prevention and in cooperation with the companies. He cited the case of two

assured, one paying twice the workmen's compensation premium that the other pays because of poor accident prevention work, although both are in the same city and the same line of activity.

In the morning discussion period the fear was expressed that large scale employment of relatively unskilled and inexperienced labor on government relief projects would adversely affect the workmen's compensation rate experience because of the presumably greater proneness to accident of such workers. The possibility that the federal government's policy of demanding evidences of insurance beyond those customary would add to the cost of administering compensation insurance was also brought up.

R. H. Blanchard, professor of insurance Columbia University, spoke of the settlement of nuisance cases in liability insurance as one of the problems which needs a good deal of attention to make sure that the eventual results do not have a bad effect on claim experience. Agreeing that as an ideal all insurance companies except life should be permitted to write all forms of insurance, provided there are strict regulations to assure financial soundness, he advised the buyers to ask themselves what kind of all-embracing policy they would like, so as to be able to keep working toward such a goal.

The closing session, a round table conducted by L. H. Wiggers, insurance manager Procter & Gamble, brought up a number of subjects for discussion, the bulk of the time being devoted to automobile liability and property damage. Elimination of accident-prone drivers, the small minority which causes the bulk of accidents, aroused much interest, particularly when complications arise by reason of the driver being to some extent, or perhaps primarily, a salesman. In this type of case it is much more difficult to enforce discipline for bad driving, as the sales department is hiring men as salesmen, not as expert drivers.

The problem of providing adequate

non-ownership automobile liability, so that an insured employer would not be subject to heavy liability claims arising from some unusual condition under which an employee was driving which was not covered by either the employee's insurance or the employer's, also was considered.

Col. M. C. Rorty of Lusby, Md., president American Management Association, emphasized that the insurance buyers' problem is to cooperate with insurance companies to reduce needless expense and complications rather than to attempt to whittle down insurance profits to the point where sound protection might be endangered. Sound insurance must show a profit, he pointed out. Legislation or government regulation is not the way to solve the insurance business's problems, he said.

The attendance was close to 200, about twice the figure last year.

Grand Jury Recommendations

DENVER, April 10.—In its report the grand jury made suggestions to promote safety in public buildings, urging elimination of all smoking in theaters, removal of art shops from theaters and stationing of two men in projection rooms. The report likewise recommended some plan be devised so one person could easily open all doors in the city auditorium, this being the result of an investigation showing that most of the exits are locked when the auditorium is full.

Other inspections showed there are inefficient emergency exit systems in operation in the city and that there are numerous fire hazards in filling stations and oil companies. It was advocated that a qualified person make inspections of these places to devise more adequate fire prevention methods.

Opens Jacksonville Branch

Dargan & Co., New York City independent adjusters, have opened a branch office in the Barnett National Bank building at Jacksonville, Fla., with J. T. McAndres as manager.



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Worried?



The owner of a building in the State of Illinois in which is a Tavern or in which liquors may be sold HAS GOOD REASON TO BE WORRIED.

Under the operation of the Illinois Liquor Control Act the Owner of a building in which liquor is dispensed is liable as well as the Tavern Keeper for PUBLIC LIABILITY, PROPERTY DAMAGE AND LOSS OF MEANS OF SUPPORT—and the Building may be sold to satisfy any judgment.

Many suits have been filed for such claims and the Property Owner should know the possible liability that hangs over him.

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YEAR AFTER YEAR

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Direct contracts available for conservative and successful agents in Illinois, Indiana, Iowa, Missouri, Nebraska, Colorado, Oklahoma, South Carolina, Tennessee and Texas.

Wisconsin and Iowa Leaders

In presenting the leading companies in the various states, according to their net premiums written, the true picture is really not presented so far as certain interests are concerned. Several of the casualty companies are operated under the same management and their combined experience is not shown when companies are ranked individually. For instance, there are the Travelers and Travelers Indemnity and Aetna Life and

Aetna Casualty. Each of these groups has a single producing force, whose business is separated as between the life and casualty company only when it goes through the mill. These situations should be taken into account in studying the tables of casualty leaders in Wisconsin and Iowa, which are presented below. The figures for all companies on business in those states are presented in this issue.

IOWA				
	1934 Premiums	1934 Losses	1933 Premiums	1933 Losses
Employers Mut. Cas.	\$800,305	\$340,533	\$579,681	\$283,487
U. S. F. & G.	459,165	167,327	508,604	344,167
Travelers	446,962	219,823	380,079	226,627
*Home Mutual, Ia.	421,788	199,599	543,702	190,585
Iowa Mutual Liab.	406,332	164,356	354,295	165,714
Fidelity & Casualty	406,194	251,758	449,842	249,478
State Auto, Ia.	403,909	167,828	346,266	186,515
Hawkeye Casualty	327,136	124,717	310,990	131,142
State Farm Mut., Ill.	298,520	104,450	285,440	98,062
Continental Cas.	238,103	71,994	224,657	87,902

*Includes fire, windstorm, etc.

WISCONSIN				
	1934 Premiums	1934 Losses	1933 Premiums	1933 Losses
Employ. Mut. Liab.	\$3,103,505	\$1,608,849	\$2,086,868	\$1,389,104
Hdwre. Mut. Cas.	1,074,815	378,210	948,576	459,649
Employ. Mut. Indem.	841,043	284,863	727,703	194,808
Fidelity & Cas.	704,135	305,420	644,475	393,010
Travelers	682,810	379,252	597,211	413,522
General Cas., Wis.	594,136	237,861	477,297	293,908
Hartford Accident	533,606	246,954	433,901	182,804
U. S. F. & G.	515,416	302,092	477,135	346,228
Milwaukee Auto.	484,232	257,019	429,826	184,359
Maryland Cas.	439,097	183,499	338,127	215,962

Liability Manual Undergoes Change

(CONTINUED FROM PAGE 27)

An element that entered into the rate increase was the increased expense of inspection and engineering service.

The new rates for product liability affect principally the sale of food products; the most important increases applying to bakeries, outside New York and Massachusetts, confectionery shops and confectionery manufacturing plants; grocery, five and ten-cent stores, ice cream distributors in New York state, and bottling works. Reductions have been granted meat, fish, and poultry stores and packing houses. Minimum premium requirements have been advanced upon all classifications.

Casualty underwriters are concerned over the loss experience under products liability, being skeptical as to whether even the new rates will prove sufficient.

Richmond Gets Advantage

While rates for public liability on residences, estate and farm risks in most of the country remain unchanged advances have been ordered in greater New York, Cleveland, Newark, Paterson, Passaic and Hudson county, N. J., in all of Massachusetts, and in Missouri. The Borough of Richmond, which previously was included in the greater New York territory, now is embraced in the outside New York state field, and hence will enjoy a substantial reduction in the average rate level for elevator, manufacturers and contractors, land owners, landlords and tenants, and theatre liability.

Additional changes in classifications and rules to which the bureau calls attention are:

1. Aggregate policy limits have been adopted by owners' and contractors' protective property damage liability, and also for contractual property damage liability insurance when the assumed liability is in connection with operations of the assured for which an aggregate limit applies for direct liability coverage.

2. New classifications have been set up for fumigating operations with premium charge based upon the cubical

contents of the space fumigated, and for exterminating operations for which the basis of premium charge has been changed from payroll to receipts. Rates for these operations will be determined on the basis of conditions in the individual risk.

3. The basis of rating liability coverage for building wrecking operations in New York state has been changed from payroll to cubical contents similar to the basis of exposure used for compensation insurance.

4. A new classification has been erected for convents or monasteries—dwelling portion only. Portions of such buildings used for schools, public chapels or churches are separately rated.

5. A new rule provides for the rating of product public liability insurance of manufacturing risks that have their own retail stores or sell to their subsidiaries. For complete coverage the appropriate manufacturing rates must be applied to the total manufacturing sales and in addition appropriate store rates must be applied to the retail sales.

6. In the product liability section of the manual the classifications which exclude coverage for products manufactured, sold, handled or distributed prior to the effective date of the policy are indicated by a special symbol. For each classification so marked a definite rate or premium charge must be made for products sold in previous years, if complete coverage is to be furnished.

7. The former manual rule providing that a private residence or two-family dwelling with an office for a physician or surgeon shall be rated as a private residence or two family dwelling, has been eliminated. Two new classifications have been set up providing for private residences or two family dwellings as the case may be, with incidental professional or similar occupancy.

Names Program Committee

NEW YORK, April 10.—President W. W. Greene of the Casualty Actuarial Society has named as members of the recently authorized program committee: R. H. Blanchard, Columbia University; G. F. Michelbacher, Great American Indemnity, and F. S. Perryman, Royal Indemnity. Mr. Greene and Secretary Richard Fondiller will also serve.

Commissions Are Viewed by Buyer

(CONTINUED FROM PAGE 3)

insurance contracts be made simpler, depending more on companies' judgment of their policyholders' honesty and less on complex legal verbiage in the policies; that compensation claims be settled as if it were "personal accident insurance administered by definite law" rather than third-party liability coverage in which the insured company has no interest; that insurance departments and rate making bodies consult with insurance buyers before issuing regulations and give more heed to the buyer's interests and problems; that a wider development of the genuine all-risk contract is needed if insurers are to fulfill their real functions and that it would be in the interest of everybody if insurers other than life were permitted to write all lines of insurance which are not contrary to public policy; that more attention be paid to losses rather than causes of losses in devising coverages, so that in the event of a serious loss through a minor omission in the policy, it will not be the insured who holds the bag.

Questions Consistency

Mr. Robinson questioned the consistency of insurance buyers who refuse to deal with cut-raters but who "are quite willing to bargain for a low cost by playing one group of carriers against another, or by showing up some strikingly low rates which happened to become legitimized by duly authorized promulgation and to make odious comparisons with their own rates to their own ultimate advantage, thus forcing a rate level below the common average—in other words, drive a close bargain."

"Granting that the insurance company is sound and that the asking price is sufficient to meet the demonstrated average loss experience and expense ratio, is the buyer who deals with the first type of company to be considered a pariah and the buyer who does the bargaining the only one who walks with recititude?"

All Companies Are Turning Down Dust Storm Claims

(CONTINUED FROM PAGE 1)

through dust accumulation, and promptly arrange for its cleaning. Some companies say they would be willing to pay for this service. They absolutely refuse, however, to stand for a loss where the assured continued to drive until pronounced damage resulted.

DENVER PEOPLE UNCERTAIN

DENVER, April 10.—As yet a definite decision has not been reached here concerning what can or should be done about claims for damage to interiors of automobile motors resulting from dust storms. Numerous claims are being received by companies in Denver. Most of the damage appears to have been done in territory north, east and south of Denver. An opinion has been expressed that motors in such states as Kansas and Nebraska probably would not have been seriously damaged if the dust in those territories had been from native soil, but the dust is reported to have originated in Colorado where the soil formation is more rocky and is therefore capable of doing more damage to the interiors of automobile motors.

The general opinion is that a plan must be worked out so that an increased rate will have to be paid for specific protection against such damage. Claims range from \$75 to \$150. Similar claims have been received in Denver during the past two or three years, but the cases have been isolated and not in such large numbers as during the past few weeks.

The loss committee of the Mountain Field Club has not been able to arrive at any decision or give any opinion. However, it is hoped that something constructive will be gained from the staff

meeting of the National Automobile Underwriters Association in New York. Frederic Williams, secretary of the field club, is attending the meeting.

National Board Brochure on Liquor Plant Risks Prepared

(CONTINUED FROM PAGE 6)

portant. The wrecking of this plant, according to adjusters, was a serious setback to the distillers, which the insurance loss payment would not fully indemnify.

The National Board committee which prepared the brochure is headed by George H. Parker, manager Kentucky Actuarial Bureau. This committee met a few days ago in Washington with government officials before sending its recommendation to the printers. Other members of the committee, which is known as the "special committee of advisory engineering council to draft a brochure of good practices governing all phases of the liquor industry," are: C. H. Hill, Middle Department Rating Association of Philadelphia; C. W. Wheelock, Association of Fire Underwriters of Baltimore City; R. M. Beckwith, Western Actuarial Bureau; E. M. Sellers, Indiana Actuarial Bureau; C. W. Soderstrom, Illinois Inspection Bu-

reau; Oliver Goldsmith, assistant chief engineer National Board and secretary of the committee; L. A. Watson, Schedule Rating Office of New Jersey; T. B. Sellers, Ohio Actuarial Bureau; H. R. Thiemeier, North America's western department, Chicago; W. D. Grier, Continental of the America Fore fleet.

Chief Engineer Booth and Assistant Chief Engineer Newell of the National Board sat in as observers. Engineer Thompson of the Kentucky Actuarial Bureau attended the sessions as special adviser to Mr. Parker, and R. W. Hendricks of the Underwriters Laboratories was a member of the committee, ex-officio.

MUCH SALVAGE IN PEORIA

A considerable amount of salvage already has been secured from the burned rectifying plant at Peoria, Ill., of the Penn-Maryland Products Corporation, a subsidiary of the National Distillers, according to J. K. Nelson, assistant general manager of the Western Adjustment, Chicago. In spite of the fact that floors and walls caved in and the structure was almost a complete wreck, there have been salvaged 2,021 cases of blended whisky and 11 barrels of one and a half year old whiskey. It is estimated the salvage will amount to about 4,000 to 5,000 cases when the central

part of the plant has been cleaned out. There were found 1,036 salvageable cases on a loading platform out of some 2,000 cases which had been piled there.

Nebraska Monopoly Bonding Measure Signed by Governor

(CONTINUED FROM PAGE 29)

strued to be an obligation of the state that all losses shall be paid out of the fund and no tax shall ever be levied to make good deficits in the fund. The board is empowered to reinsure any liability in excess of \$25,000 at a cost not to exceed the premium received.

The board, with the aid of the insurance director, shall fix the premiums to be paid on all public bonds, and in determining a fair rate may consider the factor of loss from burglary or holdup. Failure to report and remit the premium to the board automatically creates a vacancy in the public office. Where tenure of office exceeds a year the premium paid will cover the entire term.

Albert Pfau, for the past five or six years with the sprinkler engineering department of the Kentucky Actuarial Bureau, has resigned to go with the Reed Air Filter Co., Louisville.

Viewpoint



Seasoned viewpoint promotes a sympathetic understanding of agency problems . . . insures harmonious relations between agent and Company.

Continental executives are familiar with every day agency problems. Their spurs were won by performance in the field.

This viewpoint, young enough to be aggressive, old enough to be conservative, has been a factor in the success of this Company and its agents. It insures the DURABILITY of this institution.

CONTINENTAL CASUALTY COMPANY

CHICAGO

Insurance and Surety Bonds for Practically Every Purpose

Model Occupational Disease Bill Is Filed in Illinois

(CONTINUED FROM PAGE 27)

is foreseen, but the top limit of both "shall not exceed the maximum weekly rate applicable to the employee's status with reference to children." The benefit first accruing continues, but the second benefit shall be only the excess above the first and up to the limit.

Medical treatment must be supplied by the employer for two months, and on order of the industrial commission for an additional three months, with a limit of \$1,000 on the employer for medical treatment.

Protection on Claims

The furnishing of treatment or the paying of benefits shall not be construed against the employer as admitting liability. There is a safeguard against fakery by providing that the benefits shall not be granted except on objective conditions, not within the physical or mental control of the employee himself, and proven by competent evidence other than, or in the corroboration of, the employee's testimony.

Claimants must submit to medical examination and in case of death an autopsy must be ordered by the industrial commission, when requested by either party, and the commission shall designate a competent pathologist. Either side may have its own representative present. If the other side has not had notice of the autopsy the findings are not acceptable as evidence, except autopsies by a coroner's physician in the discharge of his official duties.

Duplication of benefits under the compensation act and the occupational disease act is excluded. There are various provisions to establish the honesty or genuineness of claims.

Must Be Peculiar to Occupation

Where an occupational disease is materially aggravated by any other disease, the benefits are prorated downward in proportion to the contribution of each to the disability.

"An employer shall not be liable for any compensation for any occupational disease included in section 8 of this act unless such disease shall be peculiar and incident to the nature of an occupation or process in his employment in which the hazard of such disease actually exists, and to which hazard the employee is actually exposed in such employment, and unless disablement or death results within one year after the last exposure through such disease in such employment."

Where death follows continuous disability, the death must occur within seven years after the last exposure to be compensable. However, if the disease is silicosis or asbestosis it is covered if disablement begins within three years after the last exposure.

The date of accrual of the right of action is the date of the first disablement after the last exposure of the employer against whom claim is made. The em-

ployer liable is the one in whose employment the employee was last exposed, regardless of the length of time of such last exposure, and the insurance carrier liable is the carrier whose policy was in force on the last day of the exposure rendering such employer liable. An employee is deemed to have been exposed to the hazard of an occupational disease when for any length of time, however short, he works in an occupation or process to which such kind of occupational disease is peculiar and incident, except that in case of silicosis or asbestosis, the employee must be exposed not less than 30 days. Compensation will not accrue for silicosis or asbestosis unless the employee has had a total exposure of three years.

Applicants for employment must submit to medical examination, and must not be employed if the physician considers the contemplated employment unreasonably dangerous to his life or health.

Various proceedings are set up, covering notice, limitation of action, the running of such limitation where claimants are mentally incompetent, review of proceedings, etc. Claimants must give specific information on the elements of a claim, such as exposure, previous employments, kind of work, names of physicians, etc.

Thirty Diseases Listed

The diseases made compensable are the following:

1. Anthrax.
2. Undulant fever.
3. Tularemia.
4. Glanders.
5. Arsenic poisoning or its sequelae.
6. Lead poisoning or its sequelae.
7. Manganese poisoning or its sequelae.
8. Mercury poisoning or its sequelae.
9. Brass (zinc) poisoning.
10. Phosphorus poisoning or its sequelae.
11. Nickel carbonyl poisoning.
12. Cadmium poisoning.
13. Vanadium poisoning.
14. Radium poisoning.
15. Benzene poisoning.
16. Poisoning from chromium or its compounds.
17. Carbon tetrachloride poisoning.
18. Poisoning by hydrochloric acid.
19. Poisoning by hydrofluoric acid.
20. Poisoning by nitric acid.
21. Poisoning by sulphuric acid.
22. Poisoning by benzol or by nitro—and amido derivatives of benzol.
23. Poisoning by methanol.
24. Poisoning by methyl chloride.
25. Poisoning by sulphur dioxide.
26. Poisoning by tetrachlorethane.
27. Dermatitis venenosa or resulting from exposure to poisonous or irritating chemicals, minerals, oils or radiant energy.
28. Compressed air disease or caisson disease.
29. Asbestosis.
30. Silicosis.

Delay in Hearing on Illinois Code

(CONTINUED FROM PAGE 1)

were started Wednesday afternoon, interest in the controversy had become intense among insurance people and the daily newspapers were following the affair in a prominent way. The controversy had pointed itself up into a collision between Insurance Director Palmer and the National Board. A compromise satisfactory to the Travelers and the Aetna Life having been agreed to by Mr. Palmer, the opposition of those companies melted and the National Board assumed the role of chief antagonist to the code. Private expressions on both sides became heated and bitter.

This partook of the nature of a family quarrel and was the more bitter on that account. Mr. Palmer for 10 years was connected with the National Board and his personal insurance friends of long-standing are among fire insurance executives.

Field Men Active

Last week all of the fire insurance field men of Illinois were engaged in a systematic effort to cause defeat of the code. Apparently the National Board felt that there were so many objectionable features in the code that Mr. Palmer was not disposed to remove, that it would be futile to seek the desired amendments or appeal to legislators, the matter being exceedingly technical and difficult to explain to non-insurance people.

They concluded that the only effective strategy would be to seek defeat of the code in its entirety.

This activity stung Mr. Palmer and he got busy formulating a reply. He prepared two voluminous briefs, dealing with the attitude of the National Board in general and taking up the specific objections. At the same time he prepared a brief in answer to the suggestions of the insurance division of the Illinois chamber of commerce, which has employed Judge J. S. Baldwin, president of the Illinois Bar Association, to represent the chamber at the hearing.

Prepares Several Amendments

Mr. Palmer revealed that he is sponsoring a number of amendments, requested both by the National Board and the Chamber of Commerce. Most of the objections brought out by the chamber of commerce are identical with those cited by the National Board.

In his answer to the National Board, Mr. Palmer recalled that in July of 1933, he addressed all of the insurance organizations, including the National Board, asking them to participate in redrafting the Illinois insurance laws. He said the National Board did not even reply and at no time did it present any suggestions or request any hearing in connection with the code until Jan. 25 of this year. At that time E. M. Griggs of Chicago, assistant general counsel of the National Board, appeared to bring out the objections of his body. The National Board submitted no suggestions in official form to the department until March 16 of this year.

Come Out in Open

In the past few weeks, Mr. Palmer said, the opposition of the National Board has come out into the open and they have sent several hundred field men to interview agents and policyholders in an effort to gain support for their opposition.

"I was employed by the National Board as assistant general counsel for the ten year period ending May, 1923," Mr. Palmer stated. "Having had a very pleasant and profitable ten years with the organization and having left their service voluntarily, it may naturally be presumed that I know something of their problems and would lend a sympathetic ear to their requests when there was no conflict with the public interests, which under my oath of office I am pledged to protect.

"It is, of course, true that a great many of the executives of the stock fire insurance companies have been my close personal friends for years and I think they will remain so in spite of the organized opposition to the code. I mention this not only because my former connection with the National Board has had such wide publicity, being used by some in an effort to convince the legislature in the early stages of the code that I would probably give them more than they were entitled to, and lately has been used by others in expressing surprise and amazement, that I would recommend anything in the code to which they could possibly object."

The National Board was not given everything it requested, he said. They could not be expected to be overly modest in their demands. He contended that they have been treated fairly, however.

He went on to charge that the Na-

tional Board preferred to wait until the code had been introduced in both houses and then cry, "Wolf, wolf."

"The code, if enacted into law," he said, "will protect the people of this state from the wolves in the insurance business much more effectively than any false or premature warning cry that the 'wolves are coming' when they are not."

Entitled to Consideration

Mr. Palmer said Illinois has only six stock fire companies and they wrote a total premium volume of less than \$250,000 in Illinois in 1934. Stock fire companies of other states and countries wrote during the same year about \$46,000,000. Since the members of the National Board wrote this great volume in the state, the views of the board with regard to legislation are entitled to respect and careful consideration, he said. This, they have had, he contended, both by the department and the code commission.

There is nothing to conceal, he said, there are no jokers or trading points in the bill. Full opportunity will be given to legislators and the public to understand its provisions.

In a letter to the Illinois chamber of commerce Mr. Palmer suggested the names of the members of the insurance division and of the executive committee, which passed upon the amendment be made public. He also suggested the chamber of commerce make known whether Judge Baldwin is a volunteer worker or whether he has been employed to represent the chamber of commerce before the legislature or whether he is being paid by the chamber from its own funds or by others.

Amendments Are Given

Among the amendments which Mr. Palmer makes known in these communications that he is sponsoring are the following:

The provision for a 10 percent penalty where the insurance company "vexatiously" delays settlement will be changed so as to make the company liable for the penalty where it "vexatiously and without reasonable cause" delays settlement.

The section providing that any salary over \$5,000 shall be approved by the directors; that no contract for compensation shall extend beyond three years except for renewal commissions to agents and prohibiting a company from granting a pension to any officer or director unless the company shall have a uniform pension system, is to be confined to life companies.

An amendment is being prepared to the section governing what shall be embraced in advertisements of financial condition of companies. Mr. Palmer expressed the belief that the amendment to the investment section, which he announced last week, will meet all legitimate objections.

Capital Deposit

The section on deposit of minimum capital with the insurance department is being amended to provide that the deposit may be in the form of securities which are legal investments for the company making that deposit.

Amendments are being recommended to the section governing the licensing of company service representatives. There will be exempted from license officers of companies and officers of associations of companies that are engaged in the usual and customary executive duties. There will also be exempted employees engaged in inspecting, rating and classifying risks where they are not engaged in soliciting or writing insurance.

An amendment is being offered to do away with the requirement for agent's license number on policies.

The provisions of review are being redrafted in a single section and are tied in definitely with the civil practice act.

These are about the only changes which Mr. Palmer indicated in his correspondence that he is willing to sponsor. He specifically recommends rejection of other amendments offered by the National Board and the Illinois chamber of commerce.

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1915

1935

ECONOMY AUTO INSURANCE COMPANY

(All That the Name Implies)

A New Stock Casualty Company With a Twenty
Year Experienced Management

Automobile Coverage Exclusively—Standard Policies
Economy Auto Insurance Company—Freeport, Illinois

(Contracts Available to Illinois Agents)

Casualty Net Premiums and Paid Losses in 1934 in IOWA

	Total		Auto. Liab.		Other Liab.		Work. Comp.		Fidelity-Surety		Plate Glass		Burglary-Theft		Prop. D. & Coll.	
	Premis.	Losses	Premis.	Losses	Premis.	Losses	Premis.	Losses	Premis.	Losses	Premis.	Losses	Premis.	Losses	Premis.	Losses
Ace Mutual, Ia.....	43,472	4,583	16,106	189											8,676	755
Aetna Casualty.....	235,200	52,683	57,925	20,309	18,678	456	22,050	4,569	68,232	9,067	5,303	1,750	28,000	6,707	32,838	9,922
Aetna Life.....	110,406	81,018	350		3,032	3,187	7,145	10,436							77,686	32,132
Allied Mut. Auto.....	219,753	104,515	99,347	61,343											258	
Allstate Ins.....	860		486												15,142	6,941
American Auto.....	48,026	39,338	32,884	33,296												
American Bonding.....	178												178			
American Casualty.....	737	2,697	490	2,632	125										109	64
American Employers.....	28,592	19,307	6,452	7,328	2,280	3,558	7,200	5,366	5,761	853	332	504	832	163	2,784	1,186
American Indem.....	1,585	2,556	992	2,075					24						549	469
American Mut. Liab.....	127,089	55,190	7,637	1,630	7,223	88	107,266	52,276							4,961	1,195
American Reins.....	18,224	561	353		1,543		6,799	3	8,385	549			274		415	7
American Surety.....	220,836	17,692	6,304	3,614	2,706	36	557	1,292	192,421	12,210	1,174	487	15,189	—977	2,482	1,028
Anchor Cas.....	8,040		2,434		470		3,569								1,553	
Assoc. Indemnity.....	1,634	2,422	1,105	1,671	5		—80		10		23				568	751
Autolust Mutual.....	22,355	5,300	16,199	3,021											12,245	1,749
Bankers Indem.....	2,863	1,288	2,049	1,078	—225		16				20		11		990	209
Bituminous Cas.....	158,984	116,532			964		157,991	116,592							29	
Bldrs. & Mfrs. Mut.....	40,959	19,406	5,408	1,240	3,134	13	26,757	15,640			2,170	926			3,492	1,569
Cas. Recip. Exch., Mo.....	14,117	15,723	3,903	492	420	155	6,808	12,812							2,101	1,611
Centl. Mut. of Chicago.....	39,294	6,348	24,290	2,146											14,607	4,129
Central St. Mutual.....	33,294	11,326	11,992	4,512											13,088	4,282
Central Surety.....	125,189	37,566	17,403	7,678	8,923	864	32,410	13,900	45,788	9,018	6,753	3,264	3,488		9,169	1,829
Century Indem.....	530	3,159	137	2,046	128		63	1,003	411	13					31	
Columbia Casualty.....	16,484	7,270			3,506	57			4,233	2,717	1,067	265	3,178	90	21	
Commercial Cas.....	6,291	2,917	2,690	849	155		131	1,590	621	74	589		662		1,008	399
Consolid. Und., Mo.....	1,566	1,008			18		1,547	1,008								
Continental Cas.....	238,103	71,994	33,208	8,911	9,478	1,773	30,280	13,700	35,083	1,036	2,889	955	5,497	1,611	15,593	5,351
Eagle Indem.....	9,423	7,480	2,076	65	414		964	848	5,581	375	375	67	1,156	7	886	247
Employers Liab.....	204,103	82,890	35,008	13,355	35,238	5,389	88,702	45,137	5,815	—451	2,710	1,367	5,373	843	15,407	6,151
Employers Mut. Cas.....	800,305	340,533	187,030	81,604	30,644	4,272	416,724	190,614			104	86			117,801	45,860
Employ. Mut. Indem.....	19,372	1,413	6,605	525		130			30,278	19,615	100		115		7,814	661
Employ. Mut. Liab.....	30,273	19,615					30,273	19,615								
Employers Reins.....	65,534	11,733	42,734	10,524	3,099	22	670	411	9,042		49		1,404		1,605	13
Europ. Gen. Reins.....	66,854	35,594	13,709	6,150	3,771	8	57		11,219	10,472			21,615	10,588	218	
Excess.....	12,438	1,717	8,917	1,640	855		57		1,939	6			1		685	70
Far. A. Int. I. Ex. Cal.....	1,467	747	880												375	709
Farmers Mut. Hail.....	124,797	40,469	74,767	23,670							71				50,030	16,739
Farm. Un. Mu. Au., Ia.....	50,879	17,172	23,348	10,046											18,745	5,946
Fidelity & Casualty.....	406,194	251,758	71,718	71,378	37,919	15,998	87,814	92,438	86,345	23,430	6,824	2,574	31,571	11,751	35,304	12,795
Fidelity & Deposit.....	158,037	53,619							150,174	61,397	315	1,109	7,546	1,111		
Fireman's Fd. Indem.....	17,775	11,941	5,505	1	1,403	32	2,614	1,369	4,410	10,106	355	84	489	92	2,515	205
First Reinsurance.....	1,621	117	139		245								595			
Freepot Motor Cas.....	70,605	22,762	36,631	13,131											24,814	7,668
General Accident.....	28,023	15,593	4,706	4,175	3,324	51	9,166	5,577			82	103	878	480	1,689	1,194
General Cas., Wash.....	15,528	2,887	10,205	1,049	85		1,215	39			112	47			5,085	575
Glens Falls Indem.....	57,060	6,147	4,098	120	1,278		1,766	—417	6,632	—303	249	193	43,048	3,418	1,673	352
Globe Indem.....	90,764	55,289	15,242	23,880	7,487	1,076	20,152	21,286	24,409	1,042	1,143	828	6,165	529	6,533	3,289
Great Amer. Indem.....	51,098	15,529	10,162	2,379	5,982	710	11,860	3,539	11,277	—166	1,782	705	3,563	38	4,864	992
Guar. of N. Amer.....	1,671	3,850							1,671	3,850						
Hardware Mut. Cas.....	111,620	55,188	34,500	20,919	5,481	1,508	45,343	24,265			2,046	800	2,100	121	22,128	7,561
Hartford Accl.....	219,582	80,981	52,568	14,187	15,860	1,301	44,519	32,070	54,858	10,857	2,336	768	20,162	2,388	24,795	4,759
Hawkeye Cas.....	327,136	124,717	167,010	67,094											119,340	42,569
Home Indem.....	8,531	3,890	5,031	1,832	—106	200	—33	1,055	1,232	407	21		230		2,154	394
Home Mutual, Ia.....	314,057	167,647	158,334	112,357							30	81			155,723	55,290
Illinois Casualty.....	28,174	6,225	15,600	1,742											9,846	3,253
Indem. N. Amer.....	54,680	21,222	17,395	9,771	5,796	378	3,579	2,939	10,364	3,540	2,657	1,803	6,887	976	7,833	1,812
Inland Bonding.....	6,990								6,990							
Iowa Mut. Cas.....	114,654	46,553	53,905	22,117							13,983	7,460			27,910	12,744
Iowa Mut. Liab.....	406,332	164,356	63,791	36,110	14,551	1,241	200,489	91,778							85,494	25,504
*Le Mars Mutual.....	9,556		5,244												4,312	
Liberty Mutual.....	15,694	6,473	2,547	672	3,328	52	9,251	5,681				38	48	24	517	2
London & Lancashire.....	7,461	1,626	3,486	215	23	5	651	15	1,143	490	259	180	531	3	1,353	716
London Guarantee.....	71,498	39,370	22,185	12,088	7,767	522	23,713	20,654			420	203	2,404	385	9,340	2,832
Lumb. Mut. Cas.....	29,140	13,483	8,840	4,935			13,559	6,678	920		649	498	101	112	3,749	1,028
Mfrs. & Wholes., Ind.....	2,777	655	1,453	147											933	507
Maryland Cas.....	128,480	73,690	26,085	23,863	9,664	676	26,188	25,788	32,220	4,676	2,363	633	9,220	1,684	11,437	3,634
Mass. Bonding.....	124,224	56,573	10,064	5,908	4,043	273	4,910	2,159	67,856	26,859	2,371	776	4,138	821	4,883	1,954
Medical Prot.....	43,306	15,047			43,206	15,047					2,817	719				
Mercer Cas.....	29,810	10,578	14,549	5,091	120											



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and The Hofbrau
GARAGE SERVICE

Companies Writing Other Classes of Casualty Business in IOWA

(CONT'D FROM PRECEDING PAGE)
ACCIDENT AND HEALTH

	Premiums	Losses
Aetna Life	\$99,877	\$67,394
Amer. Employ.	1,265	347
Amer. Republic, Ia.	12,811	4,084
Ben. Ry. Employ.	91,379	43,889
Business Men's	39,272	23,112
Central Surety	1,248	1,009
Columbia Cas.	1,784	548
Columbian Natl.	5,489	3,221
Columbus Mut., Ohio	269	6
Commercial Cas.	530	12
Continental Assur.	3,605	496
Continental Cas.	104,078	38,653
Craftsman	19,468	7,467
Eagle Indem.	494	352
Employ. Liab.	8,567	6,011
Employ. Mut. Benefit	6,791	2,696
Employ. Mut. Cas.	8,507	2,097
Employ. Mut. Indem.	4,412	762
Employ. Reins.	4,908	762
Equitable Life, N. Y.	16,718	7,277
European Gen. Re.	16,023	8,072
Federal L. & C.	2,772	939
Federal Life, Ill.	119,219	84,633
Fidelity & Cas.	22,632	19,724
Fireman's Fund	478	50
First Reins.	638	116
General Accident	8,406	4,010
General Amer. Life	3,668	965
Gleens Falls Indem.	8,310	2,782
Globe Indem.	3,258	3,355
Great Amer. Indem.	1,603	7,330
Great Northern Life	20,721	9,857
Great Western	117,133	43,593
Hartford Accel.	4,479	13,647
Hercules Life	812	858
Indem. of No. Amer.	165	35,380
Interstate Bus. Men's	69,601	679,752
Iowa St. Trav. Men's	836,211	2,933
London Guar.	2,933	2,682
Loyal Prot.	32,381	14,755
Lumber, Mut. Cas.	429	229
Maryland Cas.	8,339	12,718
Mass. Bonding	25,344	17,818
Mass. Indem.	969	1,441
Mass. Prot.	222,150	116,763
Metropolitan Cas.	4,890	1,430
Metropolitan Life	88,987	48,194

	Premiums	Losses
Midwest Life	3,517	1,033
Monarch Life	49,440	24,534
Mut. Ben. H. & A. Assn.	313,089	176,849
Mutual Cas., Ill.	4,387	782
Natl. Ben. Accel. Assn.	32,416	7,915
National Casualty	8,844	3,473
National Travel. Cas.	94,507	50,716
New Amsterdam	990	4,709
No. Amer. Accel.	52,455	20,762
Ocean Accel.	2,131	793
Ohio Cas.	208	360
Ohio State Life	1,831	360
Old Line, Wis.	202	40
Pacific Mutual	100,836	119,214
Paul Revere Life	18,674	6,081
Preferred Accel.	35,085	12,323
Policyholders Mut. Cas.	3,392	245
Prov. L. & A.	54,639	25,955
Prudential	5,064	1,694
Reliance Life	2,339	548
Royal Indem.	760	199
Standard Accel.	7,741	5,046
State Farm Life	742	10
Sun Indem.	2,536	258
Travelers	271,376	149,504
Union Mut. Cas.	115,718	28,468
United Benefit	608	193
U. S. Cas.	1,471	572
U. S. F. & G.	11,520	4,468
Wash. Natl.	32,153	13,579
Woodmen Accel.	40,629	27,429
Zurich	29,279	12,073
Total, 1934	\$3,346,314	\$2,048,641
Total, 1933	3,317,628	2,380,488

	Premiums	Losses
Amer. Credit Indem.	\$10,840	\$—78
Total, 1934	\$10,840	\$—78
Total, 1933	13,951	2,002

	Premiums	Losses
Aetna Cas.	\$1,724	—
Columbia Cas.	588	—
Continental Cas.	356	—
Employ. Liab.	2,795	84
Fidelity & Cas.	2,509	38
Hartford Steam Boiler	51,586	3,404
London Guar.	816	14

	Premiums	Losses
Lumbermen's Mut. Cas.	385	—
Ocean Accident	15,562	235
Security Mut. Cas.	6,436	—
Travelers Indem.	2,724	4,873
Total, 1934	\$85,507	\$8,675
Total, 1933	37,190	6,745

SPRINKLER LEAKAGE

	Premiums	Losses
Aetna Cas.	356	—
Maryland Cas.	420	14
Total, 1934	\$776	\$14
Total, 1933	490	—

STEAM BOILER

	Premiums	Losses
Aetna Cas.	—1	—
Amer. Employ.	1,673	—
Amer. Reins.	443	—
Columbia Cas.	2,403	3,591
Continental Cas.	1,023	—
Eagle Indem.	320	—
Employers Liab.	4,483	—
Europ. Gen. Re.	237	—
Fidelity & Cas.	23,314	1,624
General Accident	—232	—
Globe Indem.	368	—
Hartford S. B.	44,594	3,453
London Guar.	1,914	—
Lumbermen's Mut. Cas.	443	—
Maryland Cas.	2,538	—
Ocean Accident	9,760	—
Phoenix Indem.	178	—
Royal Indem.	210	16
Standard Accel.	1,172	22
Travelers Indem.	7,218	791
Total, 1934	\$102,078	\$9,497
Total, 1933	96,578	9,757

LIVE STOCK

	Premiums	Losses
Hartford Live Stock	\$1,938	\$1,000
Total, 1934	\$1,938	\$1,000
Total, 1933	1,280	412

CASUALTY PERSONALS

F. P. Davis, manager of the casualty department of the Travelers Indiana branch, has packed his golf clubs and other incidentals and last week left for Los Angeles to visit his mother. After a bit of spring training, he will return to Indianapolis May 1, ready to defend his place among the best golfers in Indiana. R. C. Schetter, field assistant, will be acting manager during Mr. Davis' absence.

Dennis Hudson, president of the Central Surety of Kansas City, has returned from his annual six weeks' vacation at Miami Beach.

George W. Carey, retired former manager of the accident and health department of the Hartford Accident in San Francisco, died at his home in San Diego after an illness of three months. He was a brother of the late J. E. Carey, for 30 years publisher of "The Adjuster" in San Francisco.

Arthur Reese, chief underwriter and assistant manager of the Employers Liability in Kansas City, is recuperating from an appendicitis operation.

A daughter, Marian Chapman Ferry, has been born to Mr. and Mrs. Dexter M. Ferry III, of Detroit. The baby is the granddaughter of Dexter M. Ferry, Jr., president of the Standard Accident.

The executive committee of the Maryland Casualty has paid a tribute to the late F. Highlands Burns, chairman of the board, in a memorial resolution. It states that his death "breaks the last link between the Maryland Casualty of today and its employees at the time of its organization 37 years ago." He was characterized as having the true spirit of modesty, unselfishness and square dealing. "Insistent always that credit be openly given wherever due," the memorial stated, "he would claim and accept none for himself. His word was his bond and he followed in all transactions the spirit and not the letter."

Mr. Burns, the memorial recalls, possessed the gift of inspiring in his associates confidence, respect, affection, esteem and absolute loyalty. These feelings existed throughout the entire or-

ganization and reached far beyond the company's immediate circle. When the national economic situation precipitated the crucial test, Mr. Burns' associates, employees and agents and even competitors rallied around him and enabled him to accomplish the salvation of the great institution with which he had been so long identified.

Robert E. Citroen, assistant manager of the burglary department of the National Bureau of Casualty & Surety Underwriters, was recently married to Marian H. Baker of Jersey City. The couple will make their home in Jersey City.

George R. Kerr, an adjuster of the Indemnity of North America in the Insurance Exchange, Chicago, was shot in the thigh in the holdup of an Illinois Central train running between Chicago and Kankakee, Ill. Five bandits who had boarded the train fired several shots to terrify passengers and crew and one of these struck Mr. Kerr. He was en route to Memphis.

J. G. Bill, who is retiring as deputy insurance superintendent of New York, to join the legal department of the Continental Casualty, is being honored at a testimonial dinner in New York, April 23. There will be a short speaking program. The committee in charge is composed of Clarence Axman, A. N. Butler, C. P. Butler, Vincent Cullen, F. N. Dull, J. M. Francis, J. A. Griffin, Herbert McCooley, A. J. Smith and W. M. Tomlins.

Mr. Bill was guest of honor at a luncheon Saturday, the host being F. N. Dull, vice-president in charge of the New York office of the Continental Casualty. Mr. Bill was introduced to the heads and supervisors of departments of the New York office.

M. E. LeSueur, assistant secretary Provident Life & Accident of Chattanooga, died Friday night at his home at the age of 49. He was a graduate of Vanderbilt.

To Discuss W. Va. Forms

The West Virginia insurance department is undertaking to get as large a

representation of insurance people as possible to attend the conference April 24 in the office of J. F. Tierney, manager of the transportation department of the road commission of West Virginia. At the conference there will be a discussion of the proposed modification of endorsements now required on all property damage and liability policies and cargo policies that are now in use and made mandatory by the road commission. There will also be discussion of the automobile financial responsibility law, including the forms of certificates to be filed by the companies for their assured when evidence of financial responsibility must be given.

Insurance Questions Improper

LINCOLN, NEB., April 10.—The federal court for Nebraska takes direct issue with the state supreme court's repeated ruling that it is not prejudicial to inform a jury trying a liability damage case that the defendant carries insurance. In Paul Delay vs. Grant Storage Battery Company and its insurance carrier, the court held that it was improper even to ask the jurors if they were interested in or connected with any insurance company that might be interested in such a case.

All-Ohio Safety Congress

The sixth All-Ohio Safety Congress will be held in Columbus April 23-25. The program includes sectional meetings for metals, rubber, mining, pulp and paper, construction, laundries, dry cleaners, oil, petroleum, wood working, industrial and commercial motor vehicle operations, newspapers and printers, foundries, public utilities, public employees, quarries and cement, employe publications, public works and building erection.

The only insurance representatives on the program are in the fire prevention section. R. E. Vernor, manager fire prevention department Western Actuarial Bureau, Chicago, will speak on "Modern Methods in the Fire Prevention Movement." R. B. Criswell, engineer of the Ohio Inspection Bureau, is vice-chairman of that section.

Conlon to Talk in Chicago

Vice-president Charles C. Conlon will discuss contract bonds at the brokers meeting of the United States Fidelity & Guaranty's Chicago branch April 23.

Casualty Net Premiums and Paid Losses in 1934 in WISCONSIN

	Total		Auto. Liab.		Other Liab.		Work. Comp.		Fidelity-Surety		Plate Glass		Burglary-Theft		Prop. D. & Coll.	
	Premia.	Losses	Premia.	Losses	Premia.	Losses	Premia.	Losses	Premia.	Losses	Premia.	Losses	Premia.	Losses	Premia.	Losses
Aetna Casualty	297,087	125,783	81,281	37,627	8,695	15	10,037	2,563	78,553	54,926	10,007	3,743	38,424	2,705	49,351	17,292
Aetna Life	394,350	229,717	54,374	27,627	41,140	9,446	65,288	45,676	.....	.....	.....	.....	.....	.....	665	241
American Auto	207,412	86,202	206,747	85,961	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
American Bonding	35,225	.....	.....	.....	.....	.....	.....	.....	29,617	.....	600	.....	5,008	.....	.....	.....
American Employ.	129,290	58,912	64,097	30,394	5,912	1,973	17,554	18,308	776	.....	1,366	258	5,079	225	27,063	6,494
American Indem.	11,412	10	7,922	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,385	10
American Motorists	147,996	91,289	66,851	49,737	8,926	2,946	43,340	25,910	.....	.....	523	106	.....	.....	27,981	12,530
American Mut. Liab.	211,419	101,630	10,598	1,751	4,694	400	190,434	97,142	208	.....	.....	.....	.....	.....	5,504	2,337
American Surety	188,057	18,265	8,818	718	2,298	250	11,867	4,744	141,970	9,428	727	210	18,435	1,929	3,942	986
Assoc. Indemnity	5,889	29,217	3,563	22,449	75	35	.....	.....	.....	.....	242	1,274	74	.....	1,616	2,675
Autoist Mutual	169,185	95,090	94,676	54,150	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	62,122	31,350
Badger State Cas.	19,575	5,824	10,758	5,990	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	6,805	1,607
Bankers Ind., N. J.	83,023	93,488	31,193	57,865	6,331	1,483	25,731	22,165	54	1,854	1,261	1,423	3,832	1,142	12,152	6,511
Bldrs. & Mfrs. M. Cas. ..	200,054	76,527	77,904	29,264	3,574	140	72,260	35,472	.....	.....	347	58	.....	.....	39,281	11,593
Car & General	123,448	54,462	82,470	38,795	1,375	16	6,818	2,815	.....	.....	1,514	769	674	9	30,507	12,058
Cas. Recip. Exch.	8,045	4,022	4,610	3,439	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,435	583
Central Mutual	35,831	6,069	24,428	4,848	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	11,221	1,221
Central Surety	33,073	8,622	13,947	4,468	986	950	—11	57	10,965	1,442	1,405	1,069	749	20	4,373	492
Century Indem.	160,690	61,605	36,683	35,207	37,364	6,338	50,769	12,404	6,249	—1,191	8,562	5,230	5,691	176	14,170	3,329
Chicago Ice Prod.	203	221	.....	.....	12	.....	191	221	.....	.....	.....	.....	.....	.....	.....	.....
†Columbia Cas.	52,103	42,101	8,476	11,323	3,993	2,133	23,228	16,370	4,262	6,292	709	272	1,433	321	3,837	2,039
Commercial Cas.	43,813	19,560	5,579	3,986	3,593	564	6,918	7,271	5,674	545	2,210	1,472	3,721	76	2,752	957
Conn. Indemnity	2,206	4,045	1,666	4,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	540	45
Continental Cas.	387,772	150,639	102,111	38,001	25,987	6,440	48,658	31,568	34,679	867	4,861	2,047	9,851	2,382	37,485	11,814
Eagle Indem.	48,700	25,596	15,460	13,752	6,610	524	6,866	5,469	4,212	.....	2,706	1,470	4,118	170	6,848	3,953
Employ. Liab.	330,688	145,426	93,183	48,879	22,827	13,302	109,886	64,395	3,806	—933	5,770	2,701	8,739	1,460	45,243	9,624
Employ. Mut. Indem.	841,043	284,363	384,155	153,555	190,552	42,787	.....	.....	.....	.....	1,408	630	1,109	62	216,691	64,772
Employ. Mut. Liab.	3,103,505	1,608,849	.....	.....	.....	.....	3,103,505	1,608,849	.....	.....	.....	.....	.....	.....	.....	.....
Employ. Reins.	9,227	8	.....	.....	—202	.....	4,248	8	3,670	.....	1,105	.....	.....	.....	406	.....
Farm M. Auto., Wis.	386,181	135,822	242,022	92,268	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	112,296	36,892
Fidelity & Cas.	704,135	305,420	120,169	82,382	60,557	15,834	137,610	98,713	86,424	14,803	9,879	4,662	39,656	—238	42,855	15,054
Fidelity & Deposit.	278,687	38,002	.....	.....	.....	.....	.....	.....	255,026	33,137	1,344	980	22,317	3,885	.....	.....
Fireman's Fund	61,177	27,330	15,778	8,741	10,727	1,499	20,524	12,004	3,200	2,207	1,171	689	2,414	59	6,362	2,094
General Acc.	341,068	169,738	147,323	63,805	23,727	6,925	94,637	71,002	.....	.....	1,457	459	6,751	3,131	55,430	17,685
General Cas., Wis.	594,136	237,861	356,887	163,329	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	172,473	57,728
General Reins.	713	.....	.....	.....	.....	.....	713	.....	.....	.....	.....	.....	.....	.....	.....	.....
Glen Falls Indem.	89,219	40,710	27,731	20,035	8,794	661	9,652	4,485	9,753	1,419	1,787	1,185	6,068	634	11,684	4,565
Globe Indem.	150,932	61,232	28,445	15,491	9,154	1,048	38,944	32,845	38,813	2,391	2,611	1,578	10,785	756	10,595	3,411
Great Amer. Indem.	20,149	20,394	5,543	8,122	2,997	3,028	3,786	4,720	2,284	756	1,235	2,733	1,609	64	2,184	840
Hardware Mut. Cas.	1,074,815	378,210	531,027	159,671	24,403	3,993	245,952	128,717	.....	.....	18,162	6,744	12,228	3,923	240,491	73,437
Hartford Acc.	533,606	246,954	129,556	69,011	50,190	23,523	173,625	95,433	60,315	14,669	8,259	4,124	41,179	4,386	54,502	32,715
Home Indem.	10,707	2,608	7,715	1,665	11	.....	.....	.....	480	.....	.....	.....	.....	32	11	2,549
Indem. of No. Amer.	16,817	41,313	3,921	8,459	1,155	10,182	7,493	19,206	1,339	2,330	87	253	1,091	.....	1,377	389
Liberty Mut., Mass.	222,834	129,817	10,691	4,698	8,693	1,355	192,946	122,488	6,660	.....	51	.....	340	2	3,444	1,364
London & Lanc.	111,652	24,600	36,055	5,625	13,896	735	11,912	5,556	12,873	343	8,266	4,252	6,864	313	17,127	6,078
London Guar.	197,674	131,417	56,260	61,083	21,839	7,155	32,545	46,167	.....	.....	—5	9,348	4,842	9,210	354	20,151
Lbr. men's M. Cas., Ill.	222,274	101,385	86,823	32,795	10,248	1,094	80,697	52,381	903	—10	1,499	577	1,093	199	38,936	14,558
Marshfield M. Pl. Gl.	439,097	183,499	54,813	39,000	29,406	11,812	108,848	76,410	82,747	27,721	6,333	2,935	40,182	6,553	22,707	6,062
Mass. Bonding	211,487	160,439	26,543	23,183	30,170	12,827	37,056	52,833	37,259	41,633	12,818	8,537	13,490	5,371	10,987	3,407
Master Plumbers, Wis.	9,489	6,057	.....	.....	.....	.....	9,489	6,057	.....	.....	.....	.....	.....	.....	.....	.....
Medical Prot.	44,302	16,150	.....	.....	44,302	16,150	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Merch. Indem.	2,492	585	2,100	413	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	392	172
Metropolitan Cas.	59,596	28,873	20,499	11,531	6,123	858	1,704	8,238	6,511	.....	8,206	4,257	3,912	16	5,377	2,187
Milwaukee Auto	484,232	257,019	305,123	196,635	2,757	161	.....	.....	.....	.....	.....	.....	.....	.....	137,752	50,260
Minn. Farm. M. Cas.	20,161	4,032	10,399	2,251	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	6,127	1,259
Mu. A. Herman, Wis.	38,303	12,290	20,689	8,024	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	14,763	3,470
National Cas.	188,643	79,998	21,949	13,211	7,444	2,588	33,221	13,991	13,151	1,000	1,522	1,173	3,930	354	11,711	3,166
National Surety	244,535	57,157	.....	.....	.....	.....	.....	.....	177,946	35,213	553	240	61,933	21,704	.....	.....
New Amsterdam	88,503	60,361	13,912	17,794	9,275	11,189	30,113	27,116	25,542	717	987	1,178	2,984	39	5,462	2,328
New Century Cas.	2,333	1,087	.....	.....	.....	.....	.....	.....	.....	.....	2,333	1,087	.....	.....	.....	.....
New York Cas.	38,717	25,396	19,167	20,044	336	414	.....	.....	11,553	1,100	1,322	1,066	1,681	1,189	4,658	1,583
Northwest Natl. Cas.	303,120	113,191	217,672	89,263	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	80,735	23,310
Norwich Un. Indem.	12,061	4,952	4,457	724	369	149	1,802	3,024	.....	.....	382	443	541	.....	1,639	524

(CONT'D FROM PRECEDING PAGE)

	Prem.	Losses
Globe Indem.	1,283	
Hartford S. B.	89,614	5,946
London Guar.	7,279	
Lmbmen's Mut. Cas., Ill.	508	
Mutual Boiler	2,152	
Ocean Accident Guar.	7,137	1,000
Travelers Indem.	43,798	1,081
Phoenix Indem.	51	
Standard Acci.	743	559
Total, 1934	\$ 197,551	\$ 9,848
Total, 1933	168,709	18,077

LIVE STOCK

Badger Mut. L. S.	\$ 1,822	\$ 1,387
Hartford L. S.	2,959	2,383
Indem. Co. of N. A.	345	
Total, 1934	\$ 5,126	\$ 3,770
Total, 1933	7,371	9,802

ENGINE AND MACHINERY

Aetna Cas.	\$ 15,010	\$ 1,665
Amer. Employ.	168	
Columbia Cas.	1,746	
Cont. Cas.	2,379	
Eagle Indem.	599	
Employers Liab.	24,174	671
Fidelity & Cas.	36,335	35
Globe Indem.	227	
London Guar.	4,536	
Hartford Steam Boiler.	59,902	3,319
Maryland Cas.	44,974	5,203
Mutual Boiler	862	778
Ocean Acci.	4,049	
Royal Indem.	8,294	
Travelers Indem.	10,411	48
Total, 1934	213,666	11,719
Total, 1933	64,406	15,522

SPRINKLER LEAKAGE AND WATER DAMAGE

Aetna Cas.	\$ 5,639	\$ 815
Indem. No. Amer.	6	
Maryland Cas.	1,178	241
Metropolitan Cas.	197	
U. S. F. & G.	928	384
Total, 1934	\$ 7,948	\$ 1,390
Total, 1933	8,715	4,042

Corporate Practice Issue

C. M. Horn of the Cleveland legal firm of McKeehan, Merrick, Arter & Stewart will assist counsel of the casualty company against which action has been brought in Hamilton county, O., to restrain it from defending assured in legal actions instituted against them under conditions of its contracts, on the ground that by such action the company is engaging in the practice of law.

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CASUALTY ASSOCIATION NEWS

Scanlon Heads Indiana Club

New Liquor Bonds Explained at Annual Meeting—Boost Crowley for Compensation Bureau Head

INDIANAPOLIS, April 10.—At the annual meeting of the Casualty & Surety Field Club of Indiana, J. P. Scanlon, Fidelity & Casualty, was elected president; H. E. Curry, Aetna Casualty, vice-president; H. E. Becker, Fidelity & Casualty, secretary-treasurer. H. C. Krauch was reelected assistant secretary. Retiring President A. B. Whittemore, Glens Falls Indemnity, presided. Mr. Curry showed a reel of movie shots of members in action in the golf tournament last fall.

F. B. Crowley, assistant manager of the Chicago branch of the National Bureau of Casualty & Surety Underwriters, was present and was given a hearty reception. He was formerly manager of the Indiana branch office of the bureau at the time it was discontinued. There is a strong sentiment in favor of Mr. Crowley as head of the workmen's compensation bureau created by the legislature this year. He is well posted on Indiana risks and is well liked by casualty men of the state.

H. E. Reynolds of the law firm of Slaymaker, Merrell & Locke explained the new measure regulating the sale of alcoholic beverages in Indiana. A state control commission is created and three classes of bonds will be required. Deputies and special deputies must be bonded for \$1,000.

A brewer's permit requires \$10,000 bond, to be approved by the commission. The beer retailer's bond is \$500, beer wholesaler's \$2,000 and for an additional bond of \$10,000 may import beer; carriers of alcoholic beverages, \$500; manufacturers and distillers \$10,000, liquor dealers \$1,000, liquor wholesalers, \$10,000; rectifiers \$15,000, winery permit, \$1,000 and wine wholesaler \$500.

Tacoma Adjusters Organize

M. F. Crumpacker, adjuster Aetna Life, Tacoma, Wash., has been named to head the newly-formed Tacoma Claim Adjusters Association. L. Ray Shute is first vice-president; J. M. Roddy, second vice-president, and J. H. McCaffery, secretary-treasurer.

Laley at Los Angeles

LOS ANGELES, April 10.—At a joint luncheon meeting of the Casualty Association of Los Angeles and the southern California section of the National Bureau of Casualty & Surety Underwriters, R. E. Laley, Pacific Coast manager of the National Bureau, gave a general review of the operations of the bureau on the Pacific Coast the past

year, and the report of a recent survey by bureau engineers of the San Diego exposition. The following were elected members of the southern California sectional committee of the bureau: G. F. Houghton, Hartford Accident; F. R. Robinson, Globe Indemnity, and Hugo Methmann, Fireman's Fund Indemnity.

Ohio Legislation Reviewed

COLUMBUS, April 10.—At the monthly meeting of the Ohio Association of Casualty & Surety Managers, much attention was given to legislation enacted by and pending before the Ohio general assembly. President George F. Ainslie, Jr., and other members of the association who have been in close touch with legislation made reports. The association has been especially interested in measures relative to the revocation of the guest law, financial responsibility, blue sky bonds, liquor permit bonds, fidelity bonds for state banks, agent's qualification law and others.

Indianapolis Bowling League Results

The Insurance Bowling League of Indianapolis has closed its season. The New Amsterdam Casualty team led the league with a percentage of 738. H. E. Schornstein, New Amsterdam, had the highest individual average.

COMPANY NEWS

U. S. F. & G. Illinois Results

In the Illinois 1934 casualty experience exhibits by lines, published in THE NATIONAL UNDERWRITER for March 28, the net losses of the U. S. F. & G. appeared as \$1,000,000 too high. That company wrote \$2,034,050 in net premiums in the state last year and its net losses paid were \$831,244. In the published table the losses appeared as \$1,831,244. Those are the gross losses, without deduction for salvage. The company did not indicate its salvage in making its report of net losses.

Grange Mutual Launched in Ohio

The Grange Mutual Casualty of Columbus, O., has been incorporated by Paul McNish and others to insure grange members against loss by accident, injury or death.

Sportsmans Mut. Assur.—Assets, \$38,609; dec., \$2,090; unearned prem., \$16,558; loss res., \$12,856; surplus, \$38,109; dec., \$2,469. Experience on principal lines:

	Net Prems.	Losses Pd.
Accident	\$ 33,117	\$ 27,165

Merchants Mut. Cns., N. Y.—Assets, \$2,953,156; dec., \$84,599; unearned prem.,

\$896,385; loss res., \$95,965; liab. res., \$1,062,990; comp. res., \$232,106; surplus, \$537,285; inc., \$35,240. Experience on principal lines:

	Net Prems.	Losses Pd.
Accident	\$ 43,461	\$ 36,862
Auto liability	1,909,174	1,098,573
Other liability	40,666	9,855
Workmen's comp.	166,265	126,971
Plate glass	10,795	4,999
Auto prop. damage.	554,176	179,810
Auto collision	28,235	16,909
Other P. D. and Col.	1,500	261
Total	\$2,754,272	\$1,474,240

Fidelity-Surety Activities

Will Apply U. S. Test to Sureties on Indiana Bonds

INDIANAPOLIS, April 10.—The new state alcohol beverage commission in a meeting with Commissioner McClain decided that surety companies which wish to bond persons engaged in the liquor business in Indiana will have to meet the same standards that the federal government sets up for such bonds.

To Hear Finance Director

KANSAS CITY, MO., April 10.—A. L. Darby, city director of finance, will be a guest at the Surety Managers Association luncheon April 30, when the city's bond problems and requirements will be informally discussed.

Davis B. Griswold, branch manager of the Ocean and chairman of the luncheon, secured Mr. Darby to attend.

Will Oppose Pennsylvania Bill

PHILADELPHIA, April 10.—Surety men of Pennsylvania will descend on Harrisburg tomorrow to oppose House Bill 212, which provides for a state surety fund to bond all state officials and employees, when the measure is given public hearing by legislative committee.

New Jersey Retaliates

The New Jersey department is requiring all New York domiciled companies that write compensation in New York, to make a special deposit in New Jersey for the writing of surety and auto bus liability. This is in the nature of a retaliation against New York because of the court decision in that state upholding the validity of the law making New York compensation claimants against failed companies preferred creditors. The New Jersey deposit must be \$50,000 for each line. Heretofore the requirement has been waived where the company maintained a \$200,000 deposit on account of suretyship and \$250,000 on account of auto bus liability with its home state.

No Action on Cochrane

DENVER, April 10.—While the civil service commission has not yet taken action on the recommendation contained in a report on Commissioner Jackson Cochrane, indications are that several state senators, after adjournment, will push the measure as private citizens. The report, returned by a special senatorial investigating committee and unanimously approved by the senate, charges that the commissioner's office has been handled negligently and inefficiently. What procedure, if any, will be taken can not yet be learned, the matter now being in the hands of the commission.

Opposition by Insurance Men

PHILADELPHIA, April 10.—Insurance men are strongly opposing House Bill 1722 which makes voidable all releases for damage suits in accidents made 30 days from date of injury or death. This bill, which is said to be an administration measure, is held to be unconstitutional by casualty men.

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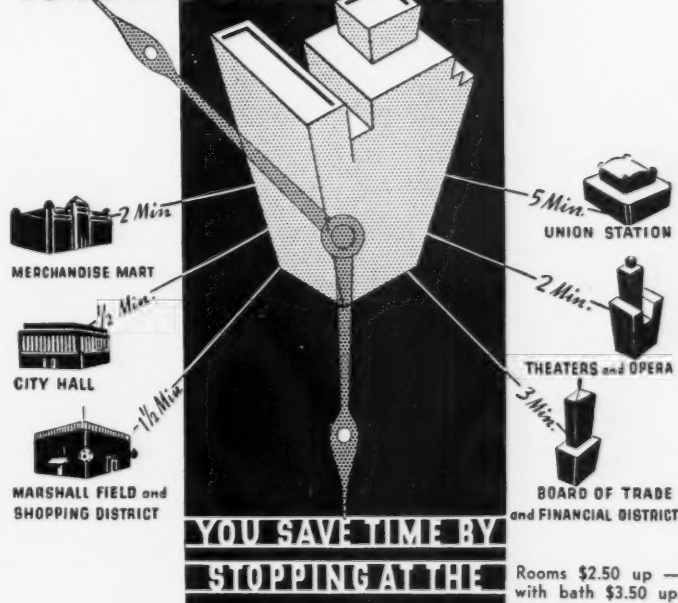
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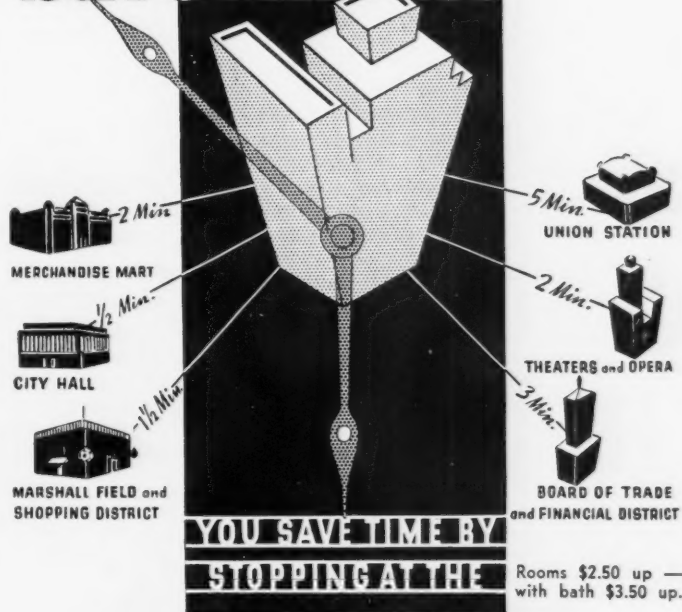
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